

Appendix E

Top 40 Insurance Companies by Line of Business in Washington 2005

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Top 40 Authorized Companies
Zero Premium Companies Excluded

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$1,994,415	18.98%	\$1,970,512	\$1,619,578	82.19%	656,905
2	Regence Blue Shield	53902	WA	HCSC	\$1,762,119	16.77%	\$1,757,774	\$1,357,856	77.25%	868,026
3	Group Hlth Cooperative	95672	WA	HMO	\$1,647,140	15.67%	\$1,647,140	\$1,851,283	112.39%	417,614
4	Molina Healthcare of WA Inc	96270	WA	HMO	\$590,241	5.62%	\$593,583	\$491,125	82.74%	284,821
5	Pacificare of WA Inc	48038	WA	HCSC	\$494,845	4.71%	\$494,845	\$400,111	80.86%	68,816
6	Community Health Plan of WA	47049	WA	HCSC	\$441,813	4.20%	\$441,813	\$380,074	86.03%	220,241
7	Group Health Options Inc	47055	WA	HCSC	\$394,167	3.75%	\$394,167	\$342,369	86.86%	116,331
8	Washington Dental Service	47341	WA	HCSC	\$342,440	3.26%	\$341,327	\$301,351	88.29%	844,183
9	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$338,441	3.22%	\$338,441	\$325,283	96.11%	84,924
10	LifeWise Health Plan of WA	52633	WA	HCSC	\$156,686	1.49%	\$155,648	\$119,334	76.67%	83,829
11	United Healthcare Ins Co	79413	CT	L&D	\$156,079	1.49%	\$157,639	\$121,885	77.32%	
12	Aetna Life Ins Co	60054	CT	L&D	\$152,985	1.46%	\$154,478	\$116,945	75.70%	
13	KPS Health Plans	53872	WA	HCSC	\$143,272	1.36%	\$143,272	\$117,063	81.71%	43,271
14	Standard Ins Co	69019	OR	L&D	\$103,316	0.98%	\$103,560	\$77,894	75.22%	
15	Unum Life Ins Co Of Amer	62235	ME	L&D	\$93,687	0.89%	\$94,273	\$46,892	49.74%	
16	Pacificare Life Assur Co	84506	CO	L&D	\$86,720	0.83%	\$88,515	\$67,714	76.50%	
17	Asuris Northwest Health	47350	WA	HCSC	\$80,668	0.77%	\$80,334	\$64,467	80.25%	31,677
18	Mega Life & Health Ins Co The	97055	OK	L&D	\$78,885	0.75%	\$78,148	\$44,343	56.74%	
19	Sterling Life Ins Co	77399	IL	L&D	\$71,628	0.68%	\$71,681	\$51,548	71.91%	21,665
20	Columbia United Providers Inc	47047	WA	HCSC	\$69,145	0.66%	\$69,145	\$60,090	86.91%	35,764
21	Regence BCBS OR	54933	OR	HCSC	\$67,644	0.64%	\$66,377	\$52,110	78.51%	26,043
22	Metropolitan Life Ins Co	65978	NY	L&D	\$64,524	0.61%	\$64,537	\$62,529	96.89%	
23	American Family Life Asr Co Columbus	60380	NE	L&D	\$61,184	0.58%	\$62,583	\$27,881	44.55%	
24	General Electric Capital Assur Co	70025	DE	L&D	\$42,434	0.40%	\$41,616	\$18,016	43.29%	
25	State Farm Mut Auto Ins Co	25178	IL	P&C	\$37,647	0.36%	\$35,122	\$24,546	69.89%	
26	Aetna Health Inc	47060	WA	HCSC	\$37,410	0.36%	\$37,411	\$36,234	96.85%	11,796
27	Bankers Life & Cas Co	61263	IL	L&D	\$34,077	0.32%	\$34,521	\$19,851	57.50%	
28	Symetra Life Ins Co	68608	WA	L&D	\$32,861	0.31%	\$32,854	\$14,508	44.16%	
29	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$31,001	0.30%	\$31,283	\$28,374	90.70%	
30	Connecticut General Life Ins Co	62308	CT	L&D	\$30,775	0.29%	\$27,979	\$22,022	78.71%	
31	Health Net Life Ins Co	66141	CA	L&D	\$28,775	0.27%	\$28,395	\$19,208	67.65%	
32	Mid West Natl Life Ins Co Of TN	66087	TX	L&D	\$28,066	0.27%	\$28,689	\$15,647	54.54%	
33	Union Security Ins Co	70408	IA	L&D	\$25,427	0.24%	\$25,488	\$17,398	68.26%	
34	Great West Life & Annuity Ins Co	68322	CO	L&D	\$24,583	0.23%	\$25,349	\$22,821	90.03%	
35	Regence Life & Health Ins Co	97985	OR	L&D	\$23,759	0.23%	\$23,724	\$6,971	29.38%	
36	Life Investors Ins Co Of Amer	64130	IA	L&D	\$21,958	0.21%	\$22,108	\$8,730	39.49%	
37	Willamette Dental of WA Inc	47050	WA	HCSC	\$21,285	0.20%	\$21,285	\$19,134	89.90%	68,525
38	Mutual Of Omaha Ins Co	71412	NE	L&D	\$21,092	0.20%	\$20,722	\$12,042	58.11%	
39	Vision Service Plan	47317	WA	HCSC	\$21,028	0.20%	\$21,028	\$17,470	83.08%	486,911
40	Hartford Life & Accident Ins Co	70815	CT	L&D	\$20,122	0.19%	\$20,578	\$17,105	83.12%	
All 356 Other Companies					\$634,118	6.03%	\$620,435	\$406,649	85.50%	95,907
Totals (Loss Ratio is average)(4)					\$10,508,460	100.00%	\$10,468,378	\$8,826,453	84.32%	4,467,249

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHSC=Limited HCSC, F=Fraternal, MEWA=Multiple Employer Welfare Arrangement

(2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

(3) Enrollment only provided by companies filing the NAIC Health blank.

(4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium Companies Excluded

Line of Business: Accident and Health - Collectively Renewable

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Mutual Of Omaha Ins Co	71412	NE	L&D	\$629	58.57%	\$645	\$639	99.12%	
2	Combined Ins Co Of Amer	62146	IL	L&D	\$274	25.54%	\$274	\$35	12.70%	
3	Bankers Life & Cas Co	61263	IL	L&D	\$65	6.07%	\$70	\$87	125.12%	
4	Conseco Ins Co	60682	IL	L&D	\$36	3.35%	\$34	\$3	8.91%	
5	Union Fidelity Life Ins Co	62596	IL	L&D	\$22	2.00%	\$21	\$11	53.69%	
6	Washington Natl Ins Co	70319	IL	L&D	\$13	1.24%	\$17	\$0	0.00%	
7	Horace Mann Life Ins Co	64513	IL	L&D	\$9	0.86%	\$9	\$19	203.33%	
8	Unum Life Ins Co Of Amer	62235	ME	L&D	\$8	0.74%	\$7	\$153	2073.93%	
9	Continental Cas Co	20443	IL	P&C	\$3	0.29%	\$3	\$0	0.00%	
10	United Heritage Life Ins Co	63983	ID	L&D	\$3	0.26%	\$3	(\$149)	(4464.01)%	
11	World Ins Co	70629	NE	L&D	\$3	0.24%	\$3	\$0	0.00%	
12	United Teacher Assoc Ins Co	63479	TX	L&D	\$2	0.16%	\$2	\$1	75.45%	
13	Perico Life Ins Co	85561	DE	L&D	\$1	0.13%	\$1	\$8	574.01%	
14	Trustmark Ins Co	61425	IL	L&D	\$1	0.11%	\$1	\$2	206.21%	
15	Government Employees Ins Co	22063	MD	P&C	\$1	0.10%	\$1	\$0	1.77%	
16	Sunset Life Ins Co Of Amer	69272	MO	L&D	\$1	0.10%	\$1	\$0	15.70%	
17	Nationwide Life Ins Co	66869	OH	L&D	\$1	0.07%	\$0	\$0	(26.74)%	
All 13	Other Companies				\$2	0.16%	\$2	\$3	60.35%	
Totals (Loss Ratio is average)(4)					\$1,074	100.00%	\$1,095	\$813	74.24%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., F= Fraternal, (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Minnesota Life Ins Co	66168	MN	L&D	\$6,062	19.25%	\$5,969	\$2,528	42.36%	
2	Cuna Mut Ins Society	62626	WI	L&D	\$4,543	14.43%	\$4,139	\$2,179	52.64%	
3	American Security Ins Co	42978	DE	P&C	\$3,378	10.73%	\$3,378	\$54	1.59%	
4	American Bankers Ins Co Of FL	10111	FL	P&C	\$2,108	6.70%	\$2,113	\$130	6.16%	
5	Resource Life Ins Co	61506	IL	L&D	\$1,949	6.19%	\$2,271	\$711	31.31%	
6	Union Security Life Ins Co	98884	DE	L&D	\$1,657	5.26%	\$2,025	\$244	12.08%	
7	Household Life Ins Co	93777	MI	L&D	\$1,540	4.89%	\$1,792	\$464	25.86%	
8	American Gen Assur Co	68373	IL	L&D	\$1,438	4.57%	\$1,541	\$1,350	87.63%	
9	Central States Ind Co Of Omaha	34274	NE	P&C	\$1,319	4.19%	\$1,319	\$103	7.83%	
10	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$929	2.95%	\$1,128	\$221	19.61%	
11	American Heritage Life Ins Co	60534	FL	L&D	\$863	2.74%	\$1,046	\$219	20.92%	
12	American Modern Life Ins Co	65811	OH	L&D	\$835	2.65%	\$870	\$376	43.27%	
13	Life Investors Ins Co Of Amer	64130	IA	L&D	\$811	2.58%	\$777	\$272	34.93%	
14	Merit Life Ins Co	65951	IN	L&D	\$802	2.55%	\$1,050	\$305	29.03%	
15	Protective Life Ins Co	68136	TN	L&D	\$669	2.13%	\$550	\$151	27.40%	
16	American Health & Life Ins Co	60518	TX	L&D	\$490	1.55%	\$602	\$380	63.22%	
17	Guarantee Trust Life Ins Co	64211	IL	L&D	\$362	1.15%	\$345	\$202	58.54%	
18	Centurion Life Ins Co	62383	MO	L&D	\$284	0.90%	\$292	\$127	43.33%	
19	American Natl Ins Co	60739	TX	L&D	\$274	0.87%	\$920	\$449	48.75%	
20	Standard Guaranty Ins Co	42986	DE	P&C	\$270	0.86%	\$716	(\$9)	(1.23)%	
21	American Reliable Ins Co	19615	AZ	P&C	\$210	0.67%	\$166	\$26	15.89%	
22	Universal Underwriters Life Ins Co	70173	KS	L&D	\$172	0.55%	\$288	\$43	14.82%	
23	Madison Natl Life Ins Co Inc	65781	WI	L&D	\$171	0.54%	\$197	\$223	113.62%	
24	Stonebridge Life Ins Co	65021	VT	L&D	\$142	0.45%	\$143	\$31	21.84%	
25	Balboa Life Ins Co	68160	CA	L&D	\$91	0.29%	\$91	\$19	20.63%	
26	Stonebridge Casualty Ins Co	10952	OH	P&C	\$72	0.23%	\$72	\$12	16.77%	
27	State Farm Mut Auto Ins Co	25178	IL	P&C	\$60	0.19%	\$37	\$21	57.19%	
28	Individual Assur Co Life Hlth & Acc	81779	MO	L&D	\$57	0.18%	\$57	\$19	33.45%	
29	JMIC Life Ins Co	89958	FL	L&D	\$22	0.07%	\$23	(\$4)	(15.94)%	
30	Central States H & L Co Of Omaha	61751	NE	L&D	\$1	0.00%	\$10	\$39	391.46%	
All	17 Other Companies				(\$99)	(0.32)%	\$980	(\$79)	(1240.84)%	
Totals (Loss Ratio is average)(4)					\$31,484	100.00%	\$34,906	\$10,808	30.96%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Line of Business: Accident and Health - Group

Top 40 Authorized Companies

Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$1,665,514	27.11%	\$1,628,130	\$1,330,851	81.74%	525,263
2	Regence Blue Shield	53902	WA	HCSC	\$1,226,127	19.96%	\$1,223,567	\$933,613	76.30%	393,394
3	Group Hlth Cooperative	95672	WA	HMO	\$786,004	12.80%	\$786,004	\$845,921	107.62%	267,840
4	Group Health Options Inc	47055	WA	HCSC	\$394,167	6.42%	\$394,167	\$342,369	86.86%	116,331
5	Community Health Plan of WA	47049	WA	HCSC	\$184,729	3.01%	\$184,729	\$164,519	89.06%	81,984
6	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$183,756	2.99%	\$183,756	\$175,499	95.51%	60,665
7	United Healthcare Ins Co	79413	CT	L&D	\$156,079	2.54%	\$157,639	\$121,885	77.32%	
8	Aetna Life Ins Co	60054	CT	L&D	\$152,805	2.49%	\$154,298	\$116,724	75.65%	
9	Pacificare of WA Inc	48038	WA	HCSC	\$109,332	1.78%	\$109,332	\$99,320	90.84%	28,068
10	Standard Ins Co	69019	OR	L&D	\$100,367	1.63%	\$100,722	\$76,818	76.27%	
11	Pacificare Life Assur Co	84506	CO	L&D	\$86,717	1.41%	\$88,512	\$67,714	76.50%	
12	Unum Life Ins Co Of Amer	62235	ME	L&D	\$85,269	1.39%	\$85,481	\$40,016	46.81%	
13	KPS Health Plans	53872	WA	HCSC	\$80,876	1.32%	\$80,876	\$64,044	79.19%	22,034
14	Mega Life & Health Ins Co The	97055	OK	L&D	\$78,854	1.28%	\$78,118	\$43,872	56.16%	
15	Molina Healthcare of WA Inc	96270	WA	HMO	\$73,653	1.20%	\$60,516	\$52,529	86.80%	25,319
16	Asuris Northwest Health	47350	WA	HCSC	\$72,063	1.17%	\$71,726	\$57,088	79.59%	24,160
17	Metropolitan Life Ins Co	65978	NY	L&D	\$60,439	0.98%	\$59,936	\$60,911	101.63%	
18	Regence BCBS OR	54933	OR	HCSC	\$48,500	0.79%	\$48,276	\$37,800	78.30%	17,093
19	Symetra Life Ins Co	68608	WA	L&D	\$32,636	0.53%	\$32,620	\$14,193	43.51%	
20	Connecticut General Life Ins Co	62308	CT	L&D	\$30,680	0.50%	\$27,878	\$22,010	78.95%	
21	Health Net Life Ins Co	66141	CA	L&D	\$28,775	0.47%	\$28,395	\$19,208	67.65%	
22	Mid West Natl Life Ins Co Of TN	66087	TX	L&D	\$27,966	0.46%	\$28,589	\$15,613	54.61%	
23	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$25,445	0.41%	\$25,550	\$24,827	97.17%	
24	Great West Life & Annuity Ins Co	68322	CO	L&D	\$24,583	0.40%	\$25,349	\$22,821	90.03%	
25	Regence Life & Health Ins Co	97985	OR	L&D	\$23,760	0.39%	\$23,726	\$6,971	29.38%	
26	Union Security Ins Co	70408	IA	L&D	\$22,825	0.37%	\$22,880	\$17,034	74.45%	
27	Aetna Health Inc	47060	WA	HCSC	\$22,329	0.36%	\$22,330	\$22,659	101.47%	6,503
28	Hartford Life & Accident Ins Co	70815	CT	L&D	\$20,107	0.33%	\$20,578	\$17,105	83.12%	
29	Jefferson Pilot Financial Ins Co	70254	NE	L&D	\$19,063	0.31%	\$19,125	\$12,994	67.94%	
30	United Of Omaha Life Ins Co	69868	NE	L&D	\$17,705	0.29%	\$17,256	\$10,888	63.10%	
31	Lifewise Assur Co	94188	WA	L&D	\$16,216	0.26%	\$15,972	\$8,525	53.37%	
32	Life Ins Co Of North Amer	65498	PA	L&D	\$15,559	0.25%	\$15,559	\$13,861	89.08%	
33	Principal Life Ins Co	61271	IA	L&D	\$14,524	0.24%	\$14,634	\$9,725	66.46%	
34	State Farm Mut Auto Ins Co	25178	IL	P&C	\$11,425	0.19%	\$11,425	\$8,748	76.57%	
35	Hartford Life Grp Ins Co	74268	IL	L&D	\$11,146	0.18%	\$10,783	\$12,115	112.35%	
36	Prudential Ins Co Of Amer	68241	NJ	L&D	\$11,068	0.18%	\$11,434	\$9,305	81.38%	
37	AIG Life Ins Co	66842	DE	L&D	\$11,022	0.18%	\$11,391	\$6,769	59.42%	
38	American Fidelity Assur Co	60410	OK	L&D	\$10,343	0.17%	\$10,420	\$4,495	43.14%	
39	GE Grp Life Assur Co	80926	CT	L&D	\$9,641	0.16%	\$9,503	\$5,735	60.35%	
40	US Branch SunLife Assur Co Of Canada	80802	MI	L&D	\$9,366	0.15%	\$9,255	\$5,073	54.82%	
All 210 Other Companies					\$181,006	2.95%	\$176,522	\$122,363	144.26%	9,631
Totals (Loss Ratio is average)(4)					\$6,142,440	100.00%	\$6,086,959	\$5,044,530	82.87%	1,578,285

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium Companies Excluded

Line of Business: Accident and Health - Individual and Other

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Group Hlth Cooperative	95672	WA	HMO	\$861,136	19.87%	\$861,136	\$1,005,362	116.75%	149,774
2	Regence Blue Shield	53902	WA	HCSC	\$535,992	12.37%	\$534,207	\$424,243	79.42%	474,632
3	Molina Healthcare of WA Inc	96270	WA	HMO	\$516,588	11.92%	\$533,067	\$438,596	82.28%	259,502
4	Pacificare of WA Inc	48038	WA	HCSC	\$385,512	8.90%	\$385,512	\$300,791	78.02%	40,748
5	Washington Dental Service	47341	WA	HCSC	\$342,440	7.90%	\$341,327	\$301,351	88.29%	844,183
6	Premiera Blue Cross	47570	WA	HCSC	\$328,900	7.59%	\$342,382	\$288,727	84.33%	131,642
7	Community Health Plan of WA	47049	WA	HCSC	\$257,085	5.93%	\$257,085	\$215,555	83.85%	138,257
8	LifeWise Health Plan of WA	52633	WA	HCSC	\$156,241	3.61%	\$155,204	\$119,075	76.72%	83,526
9	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$154,684	3.57%	\$154,684	\$149,784	96.83%	24,259
10	Sterling Life Ins Co	77399	IL	L&D	\$71,628	1.65%	\$71,681	\$51,548	71.91%	21,665
11	Columbia United Providers Inc	47047	WA	HCSC	\$69,145	1.60%	\$69,145	\$60,090	86.91%	35,764
12	KPS Health Plans	53872	WA	HCSC	\$62,396	1.44%	\$62,396	\$53,019	84.97%	21,237
13	American Family Life Asr Co Columbus	60380	NE	L&D	\$61,165	1.41%	\$62,564	\$27,881	44.57%	
14	General Electric Capital Assur Co	70025	DE	L&D	\$42,085	0.97%	\$41,249	\$17,732	42.99%	
15	Bankers Life & Cas Co	61263	IL	L&D	\$33,732	0.78%	\$34,169	\$19,604	57.37%	
16	State Farm Mut Auto Ins Co	25178	IL	P&C	\$26,162	0.60%	\$23,660	\$15,777	66.68%	
17	Willamette Dental of WA Inc	47050	WA	HCSC	\$21,285	0.49%	\$21,285	\$19,134	89.90%	68,525
18	Vision Service Plan	47317	WA	HCSC	\$21,028	0.49%	\$21,028	\$17,470	83.08%	486,911
19	Regence BCBS OR	54933	OR	HCSC	\$19,144	0.44%	\$18,101	\$14,311	79.06%	8,950
20	Life Investors Ins Co Of Amer	64130	IA	L&D	\$19,047	0.44%	\$19,200	\$7,117	37.07%	
21	United Concordia Ins Co	85766	AZ	L&D	\$17,229	0.40%	\$17,229	\$12,798	74.28%	45,774
22	Aetna Health Inc	47060	WA	HCSC	\$15,081	0.35%	\$15,081	\$13,575	90.01%	5,293
23	Combined Ins Co Of Amer	62146	IL	L&D	\$13,553	0.31%	\$14,012	\$5,858	41.81%	
24	Mutual Of Omaha Ins Co	71412	NE	L&D	\$13,061	0.30%	\$12,618	\$9,634	76.35%	
25	Provident Life & Accident Ins Co	68195	TN	L&D	\$12,855	0.30%	\$13,309	\$12,211	91.74%	
26	John Hancock Life Ins Co	65099	MA	L&D	\$12,278	0.28%	\$11,883	\$1,402	11.80%	
27	Northwestern Mut Life Ins Co	67091	WI	L&D	\$11,483	0.26%	\$11,832	\$9,845	83.21%	
28	Continental Cas Co	20443	IL	P&C	\$10,912	0.25%	\$550	\$15,099	2743.21%	
29	Penn Treaty Network Amer Ins Co	63282	PA	L&D	\$9,956	0.23%	\$10,135	\$5,139	50.70%	
30	Valley Forge Life Ins Co	70211	IN	L&D	\$9,938	0.23%	\$9,968	\$3,199	32.09%	
31	Conseco Senior Health Ins Co	76325	PA	L&D	\$8,963	0.21%	\$9,602	\$8,413	87.62%	
32	IDS Life Ins Co	65005	MN	L&D	\$8,906	0.21%	\$8,919	\$3,639	40.80%	
33	Thrivent Financial For Lutherans	56014	WI	F	\$8,885	0.21%	\$8,670	\$1,952	22.52%	
34	Asuris Northwest Health	47350	WA	HCSC	\$8,605	0.20%	\$8,608	\$7,380	85.72%	7,517
35	Time Ins Co	69477	WI	L&D	\$8,592	0.20%	\$8,685	\$4,978	57.31%	
36	Unum Life Ins Co Of Amer	62235	ME	L&D	\$8,410	0.19%	\$8,785	\$6,722	76.52%	
37	Mutual Protective Ins Co	31119	NE	L&D	\$8,261	0.19%	\$8,500	\$3,931	46.25%	
38	USAA Life Ins Co	69663	TX	L&D	\$8,214	0.19%	\$8,262	\$5,628	68.12%	
39	Allianz Life Ins Co Of North Amer	90611	MN	L&D	\$7,284	0.17%	\$7,302	\$195	2.67%	
40	Massachusetts Mut Life Ins Co	65935	MA	L&D	\$7,267	0.17%	\$6,966	\$6,816	97.84%	
All 276 Other Companies					\$138,334	3.19%	\$135,418	\$84,721	159.84%	40,805
Totals (Loss Ratio is average)(4)					\$4,333,462	100.00%	\$4,345,418	\$3,770,302	86.76%	2,888,964

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement F=Fraternel, (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Aggregate Write-ins For Other Lines of Business

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Bankers Ins Co Of FL	10111	FL	\$20,999	30.61%	\$15,589	\$10,386	66.62%
2	Universal Underwriters Ins Co	41181	KS	\$7,349	10.71%	\$5,531	\$3,830	69.25%
3	Firemens Ins Co Of Newark NJ	20850	NJ	\$5,381	7.84%	\$5,617	\$5,503	97.97%
4	Arag Ins Co	34738	IA	\$3,791	5.53%	\$3,791	\$2,067	54.51%
5	Midwest Employers Cas Co	23612	DE	\$3,729	5.44%	\$3,720	\$4,956	133.22%
6	Greenwich Ins Co	22322	DE	\$3,357	4.89%	\$3,510	\$1,798	51.21%
7	National Cas Co	11991	WI	\$2,707	3.95%	\$1,585	\$1,359	85.75%
8	Lyndon Property Ins Co	35769	MO	\$2,122	3.09%	\$953	\$588	61.69%
9	Central States Ind Co Of Omaha	34274	NE	\$2,076	3.03%	\$2,075	\$118	5.70%
10	Physicians Ins A Mut Co	40738	WA	\$1,897	2.77%	\$1,897	\$1,616	85.21%
11	FFG Ins Co	43460	TX	\$1,704	2.48%	\$1,725	\$1,240	71.89%
12	Sutter Ins Co	32107	CA	\$1,682	2.45%	\$1,655	\$1,385	83.71%
13	Continental Ins Co	35289	SC	\$1,618	2.36%	\$102	\$194	189.67%
14	Great American Ins Co	16691	OH	\$1,440	2.10%	\$1,360	\$469	34.52%
15	Virginia Surety Co Inc	40827	IL	\$1,187	1.73%	\$821	\$3,069	373.88%
16	Triton Ins Co	41211	MO	\$970	1.41%	\$1,099	\$98	8.94%
17	American Mercury Ins Co	16810	OK	\$933	1.36%	\$604	\$398	66.02%
18	Insurance Corp Of Hannover	37257	IL	\$881	1.28%	\$690	\$614	89.03%
19	American Road Ins Co	19631	MI	\$864	1.26%	\$824	\$211	25.58%
20	Western Professional Ins Co	10942	WA	\$695	1.01%	\$695	(\$330)	(47.47)%
21	Employers Reins Corp	39845	MO	\$629	0.92%	\$918	\$567	61.74%
22	Great American Assur Co	26344	OH	\$456	0.66%	\$309	\$364	117.60%
23	Balboa Ins Co	24813	CA	\$360	0.52%	\$365	(\$2)	(0.53)%
24	Stonebridge Casualty Ins Co	10952	OH	\$338	0.49%	\$338	\$36	10.56%
25	Yosemite Ins Co	26220	IN	\$324	0.47%	\$225	\$159	70.41%
26	AIG Premier Ins Co	20796	PA	\$302	0.44%	\$302	\$74	24.44%
27	Heritage Ind Co	39527	CA	\$214	0.31%	\$562	\$275	48.94%
28	Excess Share Ins Corp	10003	OH	\$186	0.27%	\$186	\$0	0.00%
29	Old Republic Ins Co	24147	PA	\$149	0.22%	\$23	\$9	42.01%
30	American General Ind Co	24376	IL	\$110	0.16%	\$318	\$210	66.04%
31	Westchester Fire Ins Co	21121	NY	\$92	0.13%	\$92	\$1,398	1523.21%
32	CIM Ins Corp	22004	MI	\$45	0.07%	\$47	\$23	48.05%
33	MIC Prop & Cas Ins Corp	38601	MI	\$32	0.05%	\$31	\$11	35.67%
34	Ohio Ind Co	26565	OH	\$11	0.02%	\$19	(\$6)	(31.57)%
35	Gray Ins Co	36307	LA	\$5	0.01%	\$5	\$0	0.00%
36	American Reliable Ins Co	19615	AZ	\$0	0.00%	\$0	\$0	1.39%
37	Farmers Ins Exch	21652	CA	\$0	0.00%	\$33	\$5	14.34%
38	American Security Ins Co	42978	DE	\$0	0.00%	\$1	\$0	0.00%
39	TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$3,573	0.00%
40	General Rein Corp	22039	DE	\$0	0.00%	\$0	\$1,419	0.00%
All 10 Other Companies				(\$32)	(0.05)%	\$668	\$478	71.58%
Totals (Loss Ratio is average)				\$68,602	100.00%	\$58,287	\$48,163	82.63%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Aircraft (all perils)

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	XL Specialty Ins Co	37885	DE	\$18,317	27.42%	\$18,829	\$5,989	31.81%
2	American Home Assur Co	19380	NY	\$13,790	20.64%	\$9,537	\$3,665	38.43%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$6,344	9.50%	\$5,998	\$2,182	36.38%
4	Old Republic Ins Co	24147	PA	\$3,185	4.77%	\$3,077	\$2,115	68.73%
5	Insurance Co Of The State Of PA	19429	PA	\$2,817	4.22%	\$2,690	\$590	21.92%
6	AXA Ins Co	33022	NY	\$2,531	3.79%	\$4,071	\$865	21.26%
7	National Ind Co	20087	NE	\$2,252	3.37%	\$1,958	\$117	5.98%
8	American Alt Ins Corp	19720	DE	\$2,124	3.18%	\$1,774	\$523	29.47%
9	Ace American Ins Co	22667	PA	\$1,800	2.69%	\$1,800	(\$22)	(1.21)%
10	Liberty Mut Ins Co	23043	MA	\$1,800	2.69%	\$1,862	\$30	1.60%
11	US Specialty Ins Co	29599	TX	\$1,726	2.58%	\$1,694	\$277	16.32%
12	Hartford Fire In Co	19682	CT	\$1,618	2.42%	\$1,668	\$105	6.28%
13	Zurich American Ins Co	16535	NY	\$1,610	2.41%	\$1,890	\$417	22.09%
14	Avemco Ins Co	10367	MD	\$1,485	2.22%	\$1,474	\$849	57.57%
15	Ace Prop & Cas Ins Co	20699	PA	\$964	1.44%	\$998	\$36,395	3645.53%
16	General Rein Corp	22039	DE	\$900	1.35%	\$932	\$291	31.20%
17	National Liab & Fire Ins Co	20052	CT	\$874	1.31%	\$898	\$39	4.36%
18	North American Specialty Ins Co	29874	NH	\$807	1.21%	\$763	\$358	46.92%
19	Westchester Fire Ins Co	21121	NY	\$582	0.87%	\$576	\$75	13.06%
20	American Natl Prop & Cas Co	28401	MO	\$439	0.66%	\$422	\$393	93.25%
21	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$357	0.54%	\$344	\$158	45.86%
22	Clarendon Natl Ins Co	20532	NJ	\$143	0.21%	\$139	(\$17)	(12.04)%
23	Arch Ins Co	11150	MO	\$11	0.02%	\$8	\$4	50.47%
24	Allstate Ins Co	19232	IL	\$4	0.01%	\$4	\$0	(4.95)%
25	Hanover Ins Co	22292	NH	\$0	0.00%	\$0	\$3	0.00%
26	New York Marine & Gnrl Ins Co	16608	NY	\$0	0.00%	\$0	\$28	0.00%
27	Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$24	0.00%
28	Cincinnati Ins Co	10677	OH	\$0	0.00%	\$0	\$34	0.00%
29	American Motorists Ins Co	22918	IL	\$0	0.00%	\$0	\$32	0.00%
30	Westport Ins Corp	34207	MO	\$0	0.00%	\$0	\$449	0.00%
31	Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$0	\$4,626	0.00%
32	Factory Mut Ins Co	21482	RI	\$0	0.00%	\$0	\$703	0.00%
33	Insurance Co Of North Amer	22713	PA	\$0	0.00%	\$0	\$560	0.00%
34	Continental Ins Co	35289	SC	(\$1)	0.00%	(\$1)	\$1,418	(131883.35)%
35	Federal Ins Co	20281	IN	(\$2)	0.00%	(\$2)	\$1,349	(89803.06)%
36	Lumbermens Mut Cas Co	22977	IL	(\$19)	(0.03)%	(\$19)	\$277	(1449.29)%
All 22 Other Companies				\$340	0.51%	\$821	(\$11,927)	(1453.06)%
Totals (Loss Ratio is average)				\$66,799	100.00%	\$64,206	\$52,973	82.51%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Allied Lines

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$25,416	27.87%	\$23,555	(\$3,306)	(14.04)%
2	Affiliated Fm Ins Co	10014	RI	\$5,633	6.18%	\$5,436	\$97	1.78%
3	Continental Cas Co	20443	IL	\$5,070	5.56%	\$4,073	\$2,419	59.38%
4	St Paul Fire & Marine Ins Co	24767	MN	\$4,518	4.95%	\$4,679	\$950	20.30%
5	Safeco Ins Co Of Amer	24740	WA	\$3,588	3.94%	\$3,755	\$1,217	32.42%
6	Rural Community Ins Co	39039	MN	\$2,741	3.01%	\$2,741	\$1,012	36.93%
7	Foremost Ins Co	11185	MI	\$2,403	2.63%	\$2,234	(\$18)	(0.79)%
8	American Security Ins Co	42978	DE	\$2,081	2.28%	\$2,014	\$401	19.92%
9	Zurich American Ins Co	16535	NY	\$2,001	2.19%	\$1,660	\$508	30.59%
10	Mutual Of Enumclaw Ins Co	14761	WA	\$1,954	2.14%	\$1,860	\$418	22.50%
11	United States Fire Ins Co	21113	DE	\$1,945	2.13%	\$2,134	\$18	0.85%
12	United Services Auto Assoc	25941	TX	\$1,843	2.02%	\$1,605	\$743	46.29%
13	General Ins Co Of Amer	24732	WA	\$1,781	1.95%	\$1,868	\$468	25.05%
14	American Guarantee & Liability Ins	26247	NY	\$1,502	1.65%	\$1,439	(\$8)	(0.54)%
15	Western Natl Assur Co	24465	MN	\$1,475	1.62%	\$1,416	\$265	18.75%
16	Pemco Mut Ins Co	24341	WA	\$1,334	1.46%	\$1,310	\$843	64.31%
17	Ace Prop & Cas Ins Co	20699	PA	\$1,330	1.46%	\$1,330	\$423	31.76%
18	Allianz Global Risks US Ins Co	35300	CA	\$1,322	1.45%	\$1,393	(\$665)	(47.74)%
19	Unigard Ins Co	25747	WA	\$1,289	1.41%	\$1,315	\$646	49.17%
20	Travelers Property Cas Co Of Amer	25674	CT	\$1,259	1.38%	\$1,094	(\$119)	(10.90)%
21	American States Ins Co	19704	IN	\$1,229	1.35%	\$1,593	(\$60)	(3.74)%
22	Allstate Ins Co	19232	IL	\$1,117	1.22%	\$1,165	\$450	38.65%
23	RSUI Ind Co	22314	NH	\$1,081	1.19%	\$1,027	(\$25)	(2.45)%
24	Farmers Alliance Mut Ins Co	19194	KS	\$951	1.04%	\$951	\$503	52.89%
25	Benchmark Ins Co	41394	KS	\$851	0.93%	\$841	\$842	100.19%
26	XL Ins Amer Inc	24554	DE	\$829	0.91%	\$790	\$253	32.00%
27	Universal Underwriters Ins Co	41181	KS	\$816	0.89%	\$827	\$203	24.50%
28	USAA Cas Ins Co	25968	TX	\$790	0.87%	\$685	\$265	38.73%
29	Producers Agriculture Ins Co	34312	TX	\$776	0.85%	\$776	\$439	56.50%
30	Great American Ins Co	16691	OH	\$776	0.85%	\$777	\$320	41.22%
31	Liberty Mut Fire Ins Co	23035	WI	\$735	0.81%	\$530	\$152	28.58%
32	Travelers Ind Co	25658	CT	\$699	0.77%	\$781	(\$147)	(18.82)%
33	National Cas Co	11991	WI	\$654	0.72%	\$679	\$205	30.14%
34	Oregon Mut Ins Co	14907	OR	\$629	0.69%	\$694	\$155	22.27%
35	Grange Ins Assn	22101	WA	\$568	0.62%	\$551	\$121	22.02%
36	Balboa Ins Co	24813	CA	\$544	0.60%	\$516	\$128	24.76%
37	Lumbermens Underwriting Alliance	23108	MO	\$493	0.54%	\$374	\$3	0.80%
38	Westchester Fire Ins Co	21121	NY	\$476	0.52%	\$474	(\$237)	(50.04)%
39	North Pacific Ins Co	23892	OR	\$470	0.52%	\$486	\$192	39.39%
40	Westport Ins Corp	34207	MO	\$457	0.50%	\$428	\$104	24.27%
All 183 Other Companies				\$5,759	6.32%	\$5,568	\$27,105	486.80%
Totals (Loss Ratio is average)				\$91,186	100.00%	\$87,426	\$37,283	42.64%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share
Line of Business: Life - Annuities

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Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$165,775	\$0	\$70,739	\$0	\$236,514	7.69%
2	AIG Annuity Ins Co	70432	TX	\$209,608	\$0	\$0	\$0	\$209,608	6.82%
3	New York Life Ins & Annuity Corp	91596	DE	\$155,120	\$0	\$0	\$0	\$155,120	5.04%
4	Lincoln Natl Life Ins Co	65676	IN	\$94,157	\$0	\$45,382	\$0	\$139,539	4.54%
5	ING USA Annuity and Life Ins Co	80942	IA	\$133,126	\$0	\$2,729	\$0	\$135,856	4.42%
6	Jackson Natl Life Ins Co	65056	MI	\$135,306	\$0	\$97	\$0	\$135,403	4.40%
7	AXA Equitable Life Ins Co	62944	NY	\$91,809	\$0	\$29,539	\$0	\$121,348	3.95%
8	IDS Life Ins Co	65005	MN	\$112,449	\$0	\$1,239	\$0	\$113,688	3.70%
9	Great American Life Ins Co	63312	OH	\$95,761	\$0	\$1,659	\$0	\$97,420	3.17%
10	Variable Annuity Life Ins Co	70238	TX	\$19,627	\$0	\$62,296	\$0	\$81,923	2.66%
11	American Skandia Life Assur Corp	86630	CT	\$71,298	\$0	\$8,046	\$0	\$79,343	2.58%
12	Bankers Life & Cas Co	61263	IL	\$78,525	\$0	\$0	\$0	\$78,525	2.55%
13	American Equity Invest Life Ins Co	92738	IA	\$65,803	\$0	\$0	\$0	\$65,803	2.14%
14	Allstate Life Ins Co	60186	IL	\$55,368	\$0	\$21	\$0	\$55,389	1.80%
15	AIG SunAmerica Life Assur Co	60941	AZ	\$53,210	\$0	\$2,139	\$0	\$55,349	1.80%
16	Allianz Life Ins Co Of North Amer	90611	MN	\$54,729	\$0	\$50	\$0	\$54,779	1.78%
17	Amerus Life Ins Co	61689	IA	\$50,910	\$0	\$3,540	\$0	\$54,450	1.77%
18	Transamerica Life Ins Co	86231	IA	\$53,364	\$0	\$122	\$0	\$53,486	1.74%
19	MetLife Investors Ins Co	93513	MO	\$51,702	\$0	\$0	\$0	\$51,702	1.68%
20	Metropolitan Life Ins Co	65978	NY	\$50,563	\$0	\$535	\$0	\$51,098	1.66%
21	MetLife Investors USA Ins Co	61050	DE	\$49,579	\$0	\$7	\$0	\$49,586	1.61%
22	Lincoln Benefit Life Co	65595	NE	\$47,626	\$0	\$20	\$0	\$47,646	1.55%
23	Western United Life Assur Co	77925	WA	\$36,289	\$0	\$0	\$0	\$36,289	1.18%
24	Travelers Life & Annuity Co	80950	CT	\$34,418	\$0	\$0	\$0	\$34,418	1.12%
25	Symetra Life Ins Co	68608	WA	\$27,388	\$0	\$1,773	\$0	\$29,162	0.95%
26	Beneficial Life Ins Co	61395	UT	\$27,448	\$0	\$0	\$0	\$27,448	0.89%
27	Security Benefit Life Ins Co	68675	KS	\$26,035	\$0	\$414	\$0	\$26,450	0.86%
28	Principal Life Ins Co	61271	IA	\$21,505	\$0	\$4,201	\$0	\$25,706	0.84%
29	Cuna Mut Life Ins Co	65749	IA	\$18,701	\$0	\$4,302	\$0	\$23,004	0.75%
30	Business Mens Assur Co Of Amer	61492	SC	\$21,262	\$0	\$0	\$0	\$21,262	0.69%
31	American Natl Ins Co	60739	TX	\$16,943	\$0	\$3,906	\$0	\$20,849	0.68%
32	Reliastar Life Ins Co	67105	MN	\$12,691	\$0	\$6,450	\$0	\$19,141	0.62%
33	Peoples Benefit Life Ins Co	66605	IA	\$18,014	\$0	\$110	\$0	\$18,124	0.59%
34	Massachusetts Mut Life Ins Co	65935	MA	\$16,390	\$0	\$840	\$0	\$17,230	0.56%
35	Fidelity Investments Life Ins Co	93696	UT	\$16,325	\$0	\$0	\$0	\$16,325	0.53%
36	Pruco Life Ins Co	79227	AZ	\$14,581	\$0	\$0	\$0	\$14,581	0.47%
37	Kemper Investors Life Ins Co	90557	IL	\$11,090	\$0	\$2,609	\$0	\$13,699	0.45%
38	Protective Life Ins Co	68136	TN	\$12,501	\$0	\$409	\$0	\$12,910	0.42%
39	GE Life And Annuity Assur Co	65536	VA	\$12,650	\$0	\$0	\$0	\$12,650	0.41%
40	State Farm Life Ins Co	69108	IL	\$11,523	\$0	\$0	\$0	\$11,523	0.37%
	All 186 Other Companies			\$244,687	\$0	\$325,712	\$0	\$570,399	18.55%
	Totals			\$2,495,857	\$0	\$578,886	\$0	\$3,074,743	100.00%

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$1,051	13.64%	\$1,112	\$359	32.27%
2	State Farm Mut Auto Ins Co	25178	IL	\$616	8.00%	\$606	\$162	26.70%
3	United Fnc'l Cas Co	11770	OH	\$491	6.37%	\$368	\$230	62.59%
4	Farmers Ins Exch	21652	CA	\$450	5.84%	\$438	\$184	42.07%
5	Truck Ins Exch	21709	CA	\$446	5.80%	\$404	\$56	13.95%
6	Nationwide Mut Ins Co	23787	OH	\$250	3.25%	\$212	\$102	48.25%
7	Grange Ins Assn	22101	WA	\$220	2.85%	\$221	\$111	50.19%
8	North Pacific Ins Co	23892	OR	\$209	2.71%	\$187	\$55	29.57%
9	Unigard Ins Co	25747	WA	\$198	2.58%	\$194	\$37	18.78%
10	Great West Cas Co	11371	NE	\$198	2.57%	\$169	\$198	117.37%
11	Ace American Ins Co	22667	PA	\$197	2.55%	\$197	\$91	46.41%
12	General Ins Co Of Amer	24732	WA	\$193	2.51%	\$184	\$20	10.80%
13	Zurich American Ins Co	16535	NY	\$170	2.21%	\$227	\$67	29.41%
14	American States Ins Co	19704	IN	\$152	1.98%	\$191	\$5	2.45%
15	Progressive Cas Ins Co	24260	OH	\$134	1.74%	\$148	\$47	31.49%
16	American Economy Ins Co	19690	IN	\$122	1.59%	\$114	(\$25)	(22.06)%
17	Progressive American Ins Co	24252	FL	\$122	1.58%	\$136	\$19	14.29%
18	Northland Ins Co	24015	MN	\$122	1.58%	\$107	\$110	102.56%
19	Allstate Ind Co	19240	IL	\$120	1.56%	\$124	\$2	1.64%
20	Travelers Property Cas Co Of Amer	25674	CT	\$114	1.48%	\$86	\$27	32.09%
21	Progressive Northwestern Ins Co	42919	OH	\$111	1.44%	\$130	\$21	16.41%
22	American States Preferred Ins Co	37214	IN	\$106	1.38%	\$107	\$33	30.36%
23	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$100	1.30%	\$107	\$39	36.42%
24	Financial Ind Co	19852	CA	\$82	1.06%	\$98	(\$13)	(12.87)%
25	Allstate Ins Co	19232	IL	\$72	0.94%	\$68	\$26	37.83%
26	Ohio Cas Ins Co	24074	OH	\$68	0.88%	\$65	\$22	34.63%
27	Progressive Northern Ins Co	38628	WI	\$61	0.79%	\$70	\$8	11.39%
28	Federal Ins Co	20281	IN	\$59	0.77%	\$54	\$16	30.44%
29	Pennsylvania General Ins Co	21962	PA	\$57	0.74%	\$15	\$5	32.04%
30	Travelers Ind Co Of Amer	25666	CT	\$52	0.68%	\$48	\$14	28.85%
31	Oregon Automobile Ins Co	23922	OR	\$52	0.68%	\$59	(\$1)	(1.85)%
32	Firemans Fund Ins Co	21873	CA	\$45	0.58%	\$45	\$11	23.67%
33	Alpha Prop & Cas Ins Co	38156	WI	\$44	0.57%	\$26	\$3	12.80%
34	Lancer Ins Co	26077	IL	\$42	0.55%	\$38	\$8	21.84%
35	Stonington Ins Co	10340	TX	\$39	0.50%	\$39	\$46	118.19%
36	American Ins Co	21857	NE	\$38	0.49%	\$46	\$30	64.84%
37	Western Nat'l Assur Co	24465	MN	\$38	0.49%	\$36	\$34	97.04%
38	West American Ins Co	44393	IN	\$36	0.47%	\$31	\$5	16.57%
39	Harco Nat'l Ins Co	26433	IL	\$35	0.46%	\$29	\$6	20.80%
40	National Cas Co	11991	WI	\$35	0.45%	\$35	\$19	53.16%
All 176 Other Companies				\$953	12.38%	\$1,003	\$899	89.58%
Totals (Loss Ratio is average)				\$7,700	100.00%	\$7,575	\$3,090	40.79%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Balboa Ins Co	24813	CA	\$10,148	7.79%	\$9,337	\$4,900	52.48%
2	State Farm Mut Auto Ins Co	25178	IL	\$9,847	7.55%	\$9,702	\$5,809	59.88%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$6,266	4.81%	\$6,024	\$2,754	45.72%
4	Great West Cas Co	11371	NE	\$6,153	4.72%	\$5,346	\$3,223	60.28%
5	State Natl Ins Co Inc	12831	TX	\$4,463	3.42%	\$3,618	\$1,435	39.67%
6	Universal Underwriters Ins Co	41181	KS	\$4,000	3.07%	\$4,048	\$1,306	32.26%
7	United FncI Cas Co	11770	OH	\$3,440	2.64%	\$2,566	\$1,364	53.16%
8	American States Ins Co	19704	IN	\$3,300	2.53%	\$4,054	\$1,935	47.73%
9	Truck Ins Exch	21709	CA	\$3,035	2.33%	\$2,752	\$986	35.82%
10	Unigard Ins Co	25747	WA	\$2,994	2.30%	\$3,089	\$891	28.85%
11	Farmers Ins Exch	21652	CA	\$2,986	2.29%	\$3,075	\$1,200	39.01%
12	General Ins Co Of Amer	24732	WA	\$2,879	2.21%	\$2,738	\$1,251	45.69%
13	Nationwide Mut Ins Co	23787	OH	\$2,654	2.04%	\$2,132	\$1,145	53.69%
14	North Pacific Ins Co	23892	OR	\$2,302	1.77%	\$2,297	\$771	33.58%
15	Continental Western Ins Co	10804	IA	\$2,299	1.76%	\$2,131	\$501	23.52%
16	Northland Ins Co	24015	MN	\$2,284	1.75%	\$2,083	\$985	47.29%
17	Canal Ins Co	10644	SC	\$2,187	1.68%	\$1,916	\$1,214	63.36%
18	Cornhusker Cas Co	20044	NE	\$2,129	1.63%	\$2,143	\$551	25.69%
19	American States Preferred Ins Co	37214	IN	\$1,964	1.51%	\$2,014	\$1,333	66.19%
20	Empire Fire & Marine Ins Co	21326	NE	\$1,840	1.41%	\$1,764	\$410	23.22%
21	American General Ind Co	24376	IL	\$1,722	1.32%	\$1,564	\$1,165	74.51%
22	Ohio Cas Ins Co	24074	OH	\$1,614	1.24%	\$1,679	\$329	19.61%
23	Zurich American Ins Co	16535	NY	\$1,572	1.21%	\$1,674	\$504	30.12%
24	St Paul Fire & Marine Ins Co	24767	MN	\$1,555	1.19%	\$1,982	\$826	41.69%
25	Travelers Ind Co	25658	CT	\$1,546	1.19%	\$1,447	\$402	27.76%
26	American Economy Ins Co	19690	IN	\$1,422	1.09%	\$1,648	\$932	56.57%
27	Grange Ins Assn	22101	WA	\$1,421	1.09%	\$1,427	\$711	49.79%
28	Allstate Ind Co	19240	IL	\$1,393	1.07%	\$1,429	\$554	38.75%
29	Harco Natl Ins Co	26433	IL	\$1,235	0.95%	\$1,233	\$1,004	81.42%
30	Allstate Ins Co	19232	IL	\$1,227	0.94%	\$1,247	\$264	21.14%
31	Oregon Automobile Ins Co	23922	OR	\$1,202	0.92%	\$1,301	\$496	38.12%
32	Sentry Select Ins Co	21180	WI	\$1,164	0.89%	\$1,158	\$511	44.14%
33	Progressive Cas Ins Co	24260	OH	\$1,147	0.88%	\$1,238	\$533	43.06%
34	West American Ins Co	44393	IN	\$1,115	0.86%	\$985	\$290	29.49%
35	Travelers Property Cas Co Of Amer	25674	CT	\$978	0.75%	\$698	\$281	40.30%
36	Federated Mut Ins Co	13935	MN	\$946	0.73%	\$957	\$572	59.81%
37	Progressive American Ins Co	24252	FL	\$882	0.68%	\$992	\$329	33.21%
38	Stonington Ins Co	10340	TX	\$862	0.66%	\$742	\$232	31.31%
39	American Hardware Mut Ins Co	13331	OH	\$832	0.64%	\$707	\$250	35.36%
40	Oregon Mut Ins Co	14907	OR	\$826	0.63%	\$777	\$225	28.97%
All 219 Other Companies				\$28,519	21.88%	\$29,704	\$13,057	43.96%
Totals (Loss Ratio is average)				\$130,352	100.00%	\$127,415	\$57,432	45.07%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Great West Cas Co	11371	NE	\$20,112	5.24%	\$18,904	\$19,329	102.25%
2	American States Ins Co	19704	IN	\$14,837	3.86%	\$17,043	\$4,147	24.34%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$13,712	3.57%	\$13,498	\$7,638	56.58%
4	United Fncl Cas Co	11770	OH	\$13,209	3.44%	\$10,079	\$4,792	47.55%
5	Truck Ins Exch	21709	CA	\$9,363	2.44%	\$8,527	\$7,603	89.16%
6	Unigard Ins Co	25747	WA	\$9,108	2.37%	\$8,943	\$3,619	40.47%
7	Farmers Ins Exch	21652	CA	\$8,490	2.21%	\$8,477	\$5,193	61.25%
8	American States Preferred Ins Co	37214	IN	\$8,262	2.15%	\$8,517	\$2,430	28.53%
9	Continental Western Ins Co	10804	IA	\$8,065	2.10%	\$7,385	\$4,003	54.20%
10	Zurich American Ins Co	16535	NY	\$7,874	2.05%	\$8,480	\$6,177	72.83%
11	North Pacific Ins Co	23892	OR	\$7,803	2.03%	\$7,414	\$3,292	44.39%
12	State Farm Mut Auto Ins Co	25178	IL	\$7,732	2.01%	\$7,416	\$5,273	71.11%
13	Canal Ins Co	10464	SC	\$7,600	1.98%	\$6,814	\$3,372	49.50%
14	American Economy Ins Co	19690	IN	\$7,539	1.96%	\$7,182	\$1,525	21.23%
15	Nationwide Mut Ins Co	23787	OH	\$7,501	1.95%	\$6,396	\$4,453	69.63%
16	Cornhusker Cas Co	20044	NE	\$6,883	1.79%	\$7,157	\$4,305	60.16%
17	Travelers Property Cas Co Of Amer	25674	CT	\$6,311	1.64%	\$4,242	\$3,176	74.88%
18	Travelers Ind Co	25658	CT	\$5,825	1.52%	\$4,680	\$1,716	36.67%
19	Northland Ins Co	24015	MN	\$5,694	1.48%	\$5,213	\$3,576	68.58%
20	St Paul Fire & Marine Ins Co	24767	MN	\$5,564	1.45%	\$8,516	\$9,597	112.70%
21	Oregon Automobile Ins Co	23922	OR	\$4,955	1.29%	\$5,169	\$2,029	39.26%
22	Transportation Ins Co	20494	IL	\$4,810	1.25%	\$4,815	\$1,807	37.54%
23	Empire Fire & Marine Ins Co	21326	NE	\$4,654	1.21%	\$4,260	\$1,357	31.86%
24	Ohio Cas Ins Co	24074	OH	\$4,598	1.20%	\$4,965	\$2,089	42.07%
25	Universal Underwriters Ins Co	41181	KS	\$4,343	1.13%	\$4,459	\$2,748	61.64%
26	American Cas Co Of Reading PA	20427	PA	\$4,182	1.09%	\$4,574	\$1,424	31.13%
27	Progressive Cas Ins Co	24260	OH	\$4,161	1.08%	\$4,644	\$1,629	35.07%
28	Continental Cas Co	20443	IL	\$4,147	1.08%	\$4,480	\$4,715	105.24%
29	American Home Assur Co	19380	NY	\$3,683	0.96%	\$3,550	\$2,434	68.57%
30	Western Natl Assur Co	24465	MN	\$3,654	0.95%	\$3,018	\$976	32.34%
31	Federated Mut Ins Co	13935	MN	\$3,592	0.94%	\$3,645	\$807	22.13%
32	Alaska Nat Ins Co	38733	AK	\$3,473	0.90%	\$3,328	\$1,877	56.40%
33	West American Ins Co	44393	IN	\$3,387	0.88%	\$3,034	(\$1,031)	(33.97)%
34	Harco Natl Ins Co	26433	IL	\$3,373	0.88%	\$3,378	\$1,549	45.86%
35	Ace American Ins Co	22667	PA	\$3,343	0.87%	\$3,331	\$746	22.40%
36	Allstate Ins Co	19232	IL	\$3,317	0.86%	\$3,473	\$472	13.60%
37	American Forest Cas Co RRG	11590	SC	\$3,275	0.85%	\$1,478	\$3,521	238.15%
38	Hartford Fire In Co	19682	CT	\$3,271	0.85%	\$3,500	\$203	5.80%
39	Transcontinental Ins Co	20486	NY	\$3,205	0.83%	\$2,169	\$1,143	52.71%
40	Progressive American Ins Co	24252	FL	\$3,102	0.81%	\$3,455	\$1,275	36.91%
All 258 Other Companies				\$126,028	32.82%	\$129,734	\$68,870	53.09%
Totals (Loss Ratio is average)				\$384,037	100.00%	\$379,341	\$205,857	54.27%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$253,748	13.03%	\$252,322	\$164,801	65.31%
2	Farmers Ins Co Of WA	21644	WA	\$192,617	9.89%	\$185,897	\$153,327	82.48%
3	Safeco Ins Co Of IL	39012	IL	\$142,753	7.33%	\$140,985	\$97,642	69.26%
4	Allstate Ins Co	19232	IL	\$109,503	5.62%	\$111,390	\$73,484	65.97%
5	Pemco Mut Ins Co	24341	WA	\$86,309	4.43%	\$86,572	\$57,856	66.83%
6	Progressive Max Ins Co	24279	OH	\$57,415	2.95%	\$56,876	\$32,275	56.75%
7	United Services Auto Assoc	25941	TX	\$56,120	2.88%	\$55,664	\$40,771	73.25%
8	Geico General Ins Co	35882	MD	\$54,822	2.82%	\$52,820	\$38,409	72.72%
9	Allstate Prop & Cas Ins Co	17230	IL	\$51,848	2.66%	\$48,211	\$36,621	75.96%
10	Progressive Northwestern Ins Co	42919	OH	\$51,639	2.65%	\$56,080	\$32,150	57.33%
11	Mid-Century Ins Co	21687	CA	\$48,792	2.51%	\$47,850	\$36,769	76.84%
12	USAA Cas Ins Co	25968	TX	\$42,291	2.17%	\$42,154	\$31,101	73.78%
13	Pemco Ins Co	18805	WA	\$40,909	2.10%	\$40,931	\$28,609	69.90%
14	Mutual Of Enumclaw Ins Co	14761	WA	\$35,420	1.82%	\$35,872	\$17,431	48.59%
15	Allstate Ind Co	19240	IL	\$34,193	1.76%	\$34,677	\$16,565	47.77%
16	Geico Ind Co	22055	MD	\$34,120	1.75%	\$33,646	\$21,700	64.50%
17	Progressive Classic Ins Co	42994	WI	\$32,200	1.65%	\$27,906	\$18,791	67.34%
18	Viking Ins Co Of WI	13137	CO	\$30,582	1.57%	\$28,631	\$23,550	82.25%
19	Government Employees Ins Co	22063	MD	\$27,061	1.39%	\$26,671	\$16,855	63.20%
20	State Farm Fire And Cas Co	25143	IL	\$26,722	1.37%	\$26,540	\$15,964	60.15%
21	Hartford Underwriters Ins Co	30104	CT	\$25,758	1.32%	\$26,948	\$24,746	91.83%
22	Nationwide Mut Ins Co	23787	OH	\$25,411	1.31%	\$26,218	\$17,628	67.24%
23	Financial Ind Co	19852	CA	\$22,921	1.18%	\$23,676	\$15,783	66.66%
24	Liberty Mut Fire Ins Co	23035	WI	\$22,569	1.16%	\$21,616	\$15,406	71.27%
25	Safeco Ins Co Of Amer	24740	WA	\$21,637	1.11%	\$21,793	\$16,328	74.93%
26	Property & Cas Ins Co Of Hartford	34690	IN	\$21,200	1.09%	\$18,832	\$14,218	75.50%
27	Metropolitan Cas Ins Co	40169	RI	\$20,812	1.07%	\$19,273	\$13,435	69.71%
28	Dairyland Ins Co	21164	WI	\$19,189	0.99%	\$19,439	\$11,825	60.83%
29	Encompass Ins Co Of America	10071	IL	\$17,410	0.89%	\$16,800	\$11,934	71.04%
30	Grange Ins Assn	22101	WA	\$17,066	0.88%	\$17,220	\$13,879	80.60%
31	AIG Natl Ins Co Inc	36587	NY	\$16,543	0.85%	\$13,503	\$8,384	62.08%
32	Amex Assur Co	27928	IL	\$15,853	0.81%	\$15,031	\$12,778	85.01%
33	Country Mut Ins Co	20990	IL	\$15,324	0.79%	\$15,366	\$9,705	63.16%
34	American Commerce Ins Co	19941	OH	\$15,122	0.78%	\$13,867	\$8,575	61.84%
35	Uniqard Ins Co	25747	WA	\$13,681	0.70%	\$14,228	\$9,312	65.45%
36	Integon Ind Corp	22772	NC	\$12,143	0.62%	\$12,606	\$7,595	60.25%
37	General Ins Co Of Amer	24732	WA	\$11,924	0.61%	\$12,282	\$6,040	49.18%
38	Amica Mut Ins Co	19976	RI	\$11,673	0.60%	\$11,387	\$10,464	91.90%
39	North Pacific Ins Co	23892	OR	\$10,805	0.55%	\$11,181	\$8,430	75.40%
40	Enumclaw Prop & Cas Ins Co	11232	WA	\$9,936	0.51%	\$8,474	\$5,641	66.57%
All 205 Other Companies				\$190,785	9.80%	\$190,864	\$128,979	67.58%
Totals (Loss Ratio is average)				\$1,946,826	100.00%	\$1,922,298	\$1,325,759	68.97%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$47,815	16.46%	\$47,871	\$27,227	56.88%
2	Farmers Ins Co Of WA	21644	WA	\$45,422	15.64%	\$46,131	\$22,294	48.33%
3	Safeco Ins Co Of IL	39012	IL	\$23,636	8.14%	\$23,069	\$7,503	32.52%
4	Allstate Ins Co	19232	IL	\$18,029	6.21%	\$18,403	\$10,912	59.30%
5	Pemco Mut Ins Co	24341	WA	\$12,328	4.24%	\$13,007	\$8,982	69.06%
6	Geico General Ins Co	35882	MD	\$7,689	2.65%	\$7,407	\$5,672	76.58%
7	Progressive Northwestern Ins Co	42919	OH	\$6,802	2.34%	\$7,373	\$4,925	66.80%
8	United Services Auto Assoc	25941	TX	\$6,699	2.31%	\$6,544	\$3,991	60.99%
9	Progressive Max Ins Co	24279	OH	\$6,670	2.30%	\$6,512	\$4,145	63.65%
10	USAA Cas Ins Co	25968	TX	\$6,482	2.23%	\$6,494	\$5,082	78.25%
11	Allstate Prop & Cas Ins Co	17230	IL	\$6,279	2.16%	\$5,193	\$7,178	138.22%
12	Pemco Ins Co	18805	WA	\$5,722	1.97%	\$6,029	\$3,725	61.79%
13	Geico Ind Co	22055	MD	\$5,010	1.72%	\$4,984	\$3,219	64.59%
14	Mid-Century Ins Co	21687	CA	\$5,006	1.72%	\$4,990	\$2,748	55.07%
15	Mutual Of Enumclaw Ins Co	14761	WA	\$4,801	1.65%	\$4,864	\$2,324	47.78%
16	Hartford Underwriters Ins Co	30104	CT	\$4,605	1.59%	\$4,862	\$3,251	66.87%
17	State Farm Fire And Cas Co	25143	IL	\$4,338	1.49%	\$4,366	\$2,494	57.12%
18	Progressive Classic Ins Co	42994	WI	\$3,857	1.33%	\$3,336	\$2,183	65.43%
19	Liberty Mut Fire Ins Co	23035	WI	\$3,663	1.26%	\$3,451	\$2,007	58.16%
20	Government Employees Ins Co	22063	MD	\$3,643	1.25%	\$3,606	\$1,961	54.39%
21	Nationwide Mut Ins Co	23787	OH	\$3,537	1.22%	\$3,637	\$1,329	36.54%
22	Allstate Ind Co	19240	IL	\$3,419	1.18%	\$3,512	\$2,251	64.09%
23	Metropolitan Cas Ins Co	40169	RI	\$3,239	1.12%	\$3,150	\$2,475	78.57%
24	Encompass Ins Co Of America	10071	IL	\$3,192	1.10%	\$3,172	\$3,507	110.54%
25	Safeco Ins Co Of Amer	24740	WA	\$3,053	1.05%	\$3,111	\$744	23.90%
26	Property & Cas Ins Co Of Hartford	34690	IN	\$2,339	0.81%	\$2,093	\$2,947	140.78%
27	Amex Assur Co	27928	IL	\$2,270	0.78%	\$2,124	\$3,133	147.48%
28	Country Mut Ins Co	20990	IL	\$2,233	0.77%	\$2,234	\$1,094	48.97%
29	Grange Ins Assn	22101	WA	\$2,131	0.73%	\$2,159	\$1,373	63.61%
30	American Commerce Ins Co	19941	OH	\$1,957	0.67%	\$1,746	\$1,657	94.86%
31	Uniqard Ins Co	25747	WA	\$1,702	0.59%	\$1,778	\$960	54.03%
32	Viking Ins Co Of WI	13137	CO	\$1,469	0.51%	\$1,412	\$317	22.48%
33	North Pacific Ins Co	23892	OR	\$1,408	0.48%	\$1,457	\$1,095	75.14%
34	Enumclaw Prop & Cas Ins Co	11232	WA	\$1,391	0.48%	\$1,183	(\$20)	(1.69)%
35	National Merit Ins Co	39004	WA	\$1,216	0.42%	\$1,244	\$1,027	82.60%
36	Financial Ind Co	19852	CA	\$1,188	0.41%	\$1,260	\$440	34.91%
37	Dairyland Ins Co	21164	WI	\$1,182	0.41%	\$1,265	\$555	43.86%
38	General Ins Co Of Amer	24732	WA	\$1,172	0.40%	\$1,210	\$308	25.45%
39	Amica Mut Ins Co	19976	RI	\$1,164	0.40%	\$954	\$1,302	136.49%
40	Unitrin Auto & Home Ins Co	16063	NY	\$1,157	0.40%	\$1,105	\$1,115	100.90%
All 176 Other Companies				\$21,532	7.41%	\$21,363	\$15,554	72.81%
Totals (Loss Ratio is average)				\$290,449	100.00%	\$289,662	\$174,987	60.41%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$160,966	12.72%	\$160,845	\$103,675	64.46%
2	Farmers Ins Co Of WA	21644	WA	\$132,074	10.43%	\$134,938	\$73,841	54.72%
3	Safeco Ins Co Of IL	39012	IL	\$85,977	6.79%	\$86,377	\$45,679	52.88%
4	Allstate Ins Co	19232	IL	\$83,188	6.57%	\$83,581	\$36,696	43.90%
5	Pemco Mut Ins Co	24341	WA	\$58,481	4.62%	\$61,976	\$29,724	47.96%
6	Allstate Prop & Cas Ins Co	17230	IL	\$43,318	3.42%	\$40,845	\$20,197	49.45%
7	United Services Auto Assoc	25941	TX	\$42,287	3.34%	\$42,445	\$22,613	53.28%
8	Progressive Max Ins Co	24279	OH	\$36,436	2.88%	\$35,957	\$17,018	47.33%
9	Geico General Ins Co	35882	MD	\$34,324	2.71%	\$33,060	\$17,901	54.15%
10	USAA Cas Ins Co	25968	TX	\$32,104	2.54%	\$32,351	\$16,602	51.32%
11	Progressive Northwestern Ins Co	42919	OH	\$31,605	2.50%	\$33,496	\$15,900	47.47%
12	Pemco Ins Co	18805	WA	\$30,433	2.40%	\$32,116	\$15,830	49.29%
13	Allstate Ind Co	19240	IL	\$23,295	1.84%	\$23,604	\$10,387	44.00%
14	Hartford Underwriters Ins Co	30104	CT	\$22,567	1.78%	\$23,077	\$10,231	44.34%
15	Mid-Century Ins Co	21687	CA	\$21,363	1.69%	\$21,050	\$11,513	54.69%
16	Mutual Of Enumclaw Ins Co	14761	WA	\$19,946	1.58%	\$20,521	\$9,069	44.19%
17	Progressive Classic Ins Co	42994	WI	\$18,409	1.45%	\$16,151	\$8,505	52.66%
18	Government Employees Ins Co	22063	MD	\$18,207	1.44%	\$17,799	\$8,917	50.10%
19	Geico Ind Co	22055	MD	\$17,507	1.38%	\$17,331	\$7,445	42.95%
20	Liberty Mut Fire Ins Co	23035	WI	\$16,188	1.28%	\$15,783	\$7,321	46.39%
21	Property & Cas Ins Co Of Hartford	34690	IN	\$16,085	1.27%	\$14,155	\$7,526	53.17%
22	Metropolitan Cas Ins Co	40169	RI	\$15,413	1.22%	\$14,814	\$7,244	48.90%
23	State Farm Fire And Cas Co	25143	IL	\$14,961	1.18%	\$14,921	\$10,258	68.75%
24	Nationwide Mut Ins Co	23787	OH	\$14,088	1.11%	\$15,240	\$6,734	44.19%
25	Encompass Ins Co Of America	10071	IL	\$13,372	1.06%	\$13,297	\$6,841	51.44%
26	Grange Ins Assn	22101	WA	\$12,619	1.00%	\$12,593	\$5,625	44.67%
27	American Commerce Ins Co	19941	OH	\$11,470	0.91%	\$10,559	\$4,792	45.38%
28	Safeco Ins Co Of Amer	24740	WA	\$10,865	0.86%	\$11,112	\$5,716	51.43%
29	AIG Natl Ins Co Inc	36587	NY	\$10,739	0.85%	\$8,748	\$8,154	93.21%
30	Country Mut Ins Co	20990	IL	\$10,178	0.80%	\$10,421	\$4,825	46.30%
31	Amex Assur Co	27928	IL	\$10,045	0.79%	\$9,869	\$6,585	66.72%
32	Unigard Ins Co	25747	WA	\$8,936	0.71%	\$9,190	\$3,728	40.56%
33	North Pacific Ins Co	23892	OR	\$8,833	0.70%	\$9,064	\$3,016	33.28%
34	Amica Mut Ins Co	19976	RI	\$7,603	0.60%	\$7,769	\$3,834	49.35%
35	Dairyland Ins Co	21164	WI	\$6,601	0.52%	\$6,842	\$3,082	45.05%
36	Unitrin Auto & Home Ins Co	16063	NY	\$6,354	0.50%	\$5,926	\$2,873	48.48%
37	National Merit Ins Co	39004	WA	\$6,033	0.48%	\$6,143	\$2,399	39.05%
38	National General Ins Co	23728	MO	\$6,009	0.47%	\$6,012	\$3,322	55.26%
39	Financial Ind Co	19852	CA	\$5,962	0.47%	\$6,292	\$2,750	43.71%
40	Enumclaw Prop & Cas Ins Co	11232	WA	\$5,911	0.47%	\$5,156	\$2,497	48.42%
All 194 Other Companies				\$135,152	10.68%	\$137,149	\$63,094	46.00%
Totals (Loss Ratio is average)				\$1,265,901	100.00%	\$1,268,575	\$653,959	51.55%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Boiler and Machinery

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$7,517	29.63%	\$6,896	\$88	1.28%
2	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$3,603	14.20%	\$3,703	(\$382)	(10.32)%
3	Continental Cas Co	20443	IL	\$2,140	8.44%	\$2,167	(\$514)	(23.72)%
4	Affiliated Fm Ins Co	10014	RI	\$1,782	7.02%	\$1,843	\$298	16.17%
5	Universal Underwriters Ins Co	41181	KS	\$1,689	6.66%	\$1,636	(\$1)	(0.04)%
6	Federal Ins Co	20281	IN	\$908	3.58%	\$890	\$21	2.37%
7	Pacific Ind Co	20346	WI	\$817	3.22%	\$858	\$45	5.27%
8	St Paul Fire & Marine Ins Co	24767	MN	\$759	2.99%	\$946	(\$573)	(60.62)%
9	Travelers Property Cas Co Of Amer	25674	CT	\$675	2.66%	\$746	\$68	9.11%
10	American Guarantee & Liability Ins	26247	NY	\$464	1.83%	\$420	\$10	2.37%
11	Oregon Mut Ins Co	14907	OR	\$421	1.66%	\$386	\$29	7.53%
12	Lumbermens Underwriting Alliance	23108	MO	\$397	1.56%	\$237	\$0	0.00%
13	Western Natl Assur Co	24465	MN	\$394	1.55%	\$379	\$7	1.94%
14	Truck Ins Exch	21709	CA	\$380	1.50%	\$381	\$79	20.63%
15	National Union Fire Ins Co Of Pitts	19445	PA	\$237	0.94%	\$211	\$22	10.19%
16	Allianz Global Risks US Ins Co	35300	CA	\$231	0.91%	\$234	\$35	14.74%
17	Great Northern Ins Co	20303	MN	\$193	0.76%	\$171	(\$6)	(3.67)%
18	Continental Western Ins Co	10804	IA	\$169	0.67%	\$159	\$12	7.29%
19	Federated Mut Ins Co	13935	MN	\$162	0.64%	\$166	\$13	8.10%
20	Amco Ins Co	19100	IA	\$133	0.52%	\$129	\$48	37.35%
21	Allstate Ins Co	19232	IL	\$80	0.32%	\$73	\$3	4.68%
22	Sirius Amer Ins Co	35408	DE	\$77	0.30%	\$76	\$11	14.94%
23	US Fidelity & Guaranty Co	25887	MD	\$70	0.28%	\$105	(\$38)	(36.42)%
24	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$69	0.27%	\$69	\$43	62.53%
25	Vigilant Ins Co	20397	NY	\$68	0.27%	\$65	\$0	0.75%
26	Phoenix Ins Co	25623	CT	\$67	0.26%	\$59	\$224	380.40%
27	Northwestern Pacific Ind Co	20338	OR	\$65	0.25%	\$64	\$17	26.11%
28	Arch Ins Co	11150	MO	\$56	0.22%	\$23	\$4	16.26%
29	Westport Ins Corp	34207	MO	\$54	0.21%	\$82	\$35	43.23%
30	Hartford Fire In Co	19682	CT	\$46	0.18%	\$45	\$0	(0.51)%
31	XL Ins Amer Inc	24554	DE	\$43	0.17%	\$41	\$1	1.25%
32	Travelers Ind Co	25658	CT	\$42	0.17%	\$51	\$23	45.09%
33	American States Ins Co	19704	IN	\$38	0.15%	\$41	(\$15)	(35.77)%
34	Stonington Ins Co	10340	TX	\$38	0.15%	\$20	\$11	54.50%
35	American Home Assur Co	19380	NY	\$28	0.11%	\$32	\$0	0.29%
36	Firemans Fund Ins Co	21873	CA	\$25	0.10%	\$29	\$5	17.53%
37	Birmingham Fire Ins Co Of PA	19402	PA	\$25	0.10%	\$68	\$5	7.88%
38	Brotherhood Mut Ins Co	13528	IN	\$25	0.10%	\$19	\$2	10.88%
39	Nationwide Mut Ins Co	23787	OH	\$22	0.09%	\$22	\$3	12.01%
40	American Economy Ins Co	19690	IN	\$22	0.09%	\$18	(\$9)	(50.53)%
All 79 Other Companies				\$1,337	5.27%	\$1,396	(\$1,735)	(124.22)%
Totals (Loss Ratio is average)				\$25,370	100.00%	\$24,956	(\$2,111)	(8.46)%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Burglary and Theft

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$490	22.69%	\$427	\$349	81.68%
2	Travelers Cas & Surety Co Of Amer	31194	CT	\$375	17.35%	\$335	(\$10)	(2.97)%
3	Universal Underwriters Ins Co	41181	KS	\$252	11.64%	\$265	\$146	55.06%
4	Fidelity & Deposit Co Of MD	39306	MD	\$180	8.32%	\$182	\$0	0.00%
5	Hartford Fire In Co	19682	CT	\$131	6.09%	\$141	\$30	21.46%
6	Benchmark Ins Co	41394	KS	\$111	5.12%	\$112	\$14	12.49%
7	St Paul Fire & Marine Ins Co	24767	MN	\$90	4.17%	\$77	\$24	31.06%
8	Harco Natl Ins Co	26433	IL	\$84	3.87%	\$75	\$102	135.60%
9	Nationwide Mut Ins Co	23787	OH	\$44	2.06%	\$40	\$0	(0.30)%
10	American Hardware Mut Ins Co	13331	OH	\$44	2.03%	\$18	\$1	4.31%
11	American States Ins Co	19704	IN	\$28	1.30%	\$23	(\$2)	(7.10)%
12	National Union Fire Ins Co Of Pitts	19445	PA	\$25	1.14%	\$43	\$2	5.58%
13	Western Natl Assur Co	24465	MN	\$23	1.07%	\$22	\$0	0.00%
14	Vigilant Ins Co	20397	NY	\$19	0.87%	\$14	\$3	20.56%
15	Federated Mut Ins Co	13935	MN	\$19	0.86%	\$19	\$0	(0.07)%
16	National Farmers Union Prop & Cas	16217	CO	\$17	0.78%	\$16	\$0	(2.67)%
17	Mutual Of Enumclaw Ins Co	14761	WA	\$16	0.73%	\$16	\$0	0.00%
18	Farmington Cas Co	41483	CT	\$15	0.69%	\$9	\$0	1.23%
19	Zurich American Ins Co	16535	NY	\$15	0.68%	\$11	\$0	0.00%
20	Great American Assur Co	26344	OH	\$14	0.65%	\$13	\$0	0.59%
21	Nationwide Agribusiness Ins Co	28223	IA	\$14	0.64%	\$10	\$0	4.58%
22	Empire Fire & Marine Ins Co	21326	NE	\$10	0.48%	\$8	\$12	148.80%
23	North Pacific Ins Co	23892	OR	\$10	0.47%	\$8	\$0	2.28%
24	Continental Cas Co	20443	IL	\$9	0.42%	\$2	\$0	0.00%
25	St Paul Mercury Ins Co	24791	MN	\$8	0.37%	\$19	\$6	31.67%
26	Executive Risk Ind Inc	35181	DE	\$8	0.37%	\$8	\$0	1.64%
27	XL Ins Amer Inc	24554	DE	\$6	0.29%	\$6	\$0	6.92%
28	Twin City Fire Ins Co Co	29459	IN	\$6	0.29%	\$3	\$24	951.56%
29	Allstate Ins Co	19232	IL	\$6	0.29%	\$6	(\$1)	(12.08)%
30	St Paul Guardian Ins Co	24775	MN	\$6	0.26%	\$1	(\$1)	(76.90)%
31	Travelers Cas & Surety Co	19038	CT	\$5	0.24%	\$8	(\$1)	(7.14)%
32	Sentry Select Ins Co	21180	WI	\$5	0.24%	\$7	\$4	57.02%
33	North Pointe Ins Co	27740	MI	\$5	0.24%	\$6	\$5	86.23%
34	Westchester Fire Ins Co	21121	NY	\$5	0.22%	\$1	\$0	21.22%
35	Trinity Universal Ins Co Of KS	15954	KS	\$4	0.19%	\$7	\$0	0.00%
36	Unigard Ins Co	25747	WA	\$4	0.19%	\$3	\$26	832.53%
37	Sentry Ins A Mut Co	24988	WI	\$4	0.17%	\$3	\$0	0.00%
38	Westport Ins Corp	34207	MO	\$4	0.16%	\$4	\$0	1.11%
39	Federated Service Ins Co	28304	MN	\$3	0.16%	\$3	\$0	(0.88)%
40	Travelers Property Cas Co Of Amer	25674	CT	\$3	0.16%	\$3	(\$1)	(18.68)%
All 79 Other Companies				\$43	2.01%	\$99	(\$189)	(190.36)%
Totals (Loss Ratio is average)				\$2,160	100.00%	\$2,076	\$546	26.33%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Contractors Bonding & Ins Co	37206	WA	\$20,156	6.90%	\$19,183	\$3,276	17.08%
2	American States Ins Co	19704	IN	\$15,808	5.41%	\$15,693	\$3,467	22.09%
3	American Economy Ins Co	19690	IN	\$10,383	3.56%	\$10,680	\$314	2.94%
4	Truck Ins Exch	21709	CA	\$10,362	3.55%	\$9,838	\$7,881	80.11%
5	State Farm Fire And Cas Co	25143	IL	\$10,102	3.46%	\$11,949	\$2,737	22.91%
6	Travelers Property Cas Co Of Amer	25674	CT	\$9,759	3.34%	\$8,424	\$2,088	24.79%
7	Continental Western Ins Co	10804	IA	\$9,518	3.26%	\$8,266	\$5,263	63.67%
8	Federal Ins Co	20281	IN	\$9,431	3.23%	\$9,221	\$5,085	55.15%
9	Farmers Ins Exch	21652	CA	\$8,976	3.07%	\$8,931	\$6,589	73.78%
10	Mutual Of Enumclaw Ins Co	14761	WA	\$8,719	2.99%	\$9,105	(\$609)	(6.69)%
11	Hartford Cas Ins Co	29424	IN	\$8,145	2.79%	\$8,233	\$4,637	56.33%
12	Philadelphia Ind Ins Co	18058	PA	\$8,139	2.79%	\$7,630	\$5,640	73.92%
13	First Natl Ins Co Of Amer	24724	WA	\$7,944	2.72%	\$7,653	\$2,799	36.57%
14	Zurich American Ins Co	16535	NY	\$7,885	2.70%	\$7,429	\$4,000	53.84%
15	Allstate Ins Co	19232	IL	\$7,513	2.57%	\$7,278	\$1,981	27.22%
16	North Pacific Ins Co	23892	OR	\$6,856	2.35%	\$6,855	\$2,166	31.60%
17	Granite State Ins Co	23809	PA	\$5,931	2.03%	\$4,630	\$1,753	37.86%
18	Nationwide Mut Ins Co	23787	OH	\$5,800	1.99%	\$5,286	\$1,832	34.65%
19	American Ins Co	21857	NE	\$5,591	1.91%	\$5,082	\$3,180	62.57%
20	Ohio Cas Ins Co	24074	OH	\$5,399	1.85%	\$5,566	\$1,092	19.62%
21	Unigard Ins Co	25747	WA	\$5,049	1.73%	\$4,751	\$2,237	47.08%
22	Firemans Fund Ins Co	21873	CA	\$5,019	1.72%	\$4,113	\$2,870	69.77%
23	National Surety Corp	21881	IL	\$4,653	1.59%	\$4,901	\$2,509	51.19%
24	Oregon Mut Ins Co	14907	OR	\$4,036	1.38%	\$3,680	\$1,292	35.12%
25	Liberty Northwest Ins Corp	41939	OR	\$3,995	1.37%	\$3,185	\$1,870	58.73%
26	West American Ins Co	44393	IN	\$3,559	1.22%	\$3,357	\$1,682	50.11%
27	Oregon Automobile Ins Co	23922	OR	\$3,525	1.21%	\$3,578	\$759	21.21%
28	QBE Ins Corp	39217	PA	\$3,325	1.14%	\$2,965	\$624	21.05%
29	General Ins Co Of Amer	24732	WA	\$3,260	1.12%	\$5,021	\$607	12.08%
30	American Cas Co Of Reading PA	20427	PA	\$3,205	1.10%	\$3,711	(\$600)	(16.16)%
31	Atlantic Specialty Ins Co	27154	NY	\$3,100	1.06%	\$2,836	\$912	32.17%
32	Hartford Fire In Co	19682	CT	\$3,030	1.04%	\$3,067	\$3,206	104.56%
33	Amco Ins Co	19100	IA	\$2,790	0.96%	\$2,862	\$1,241	43.38%
34	Church Mut Ins Co	18767	WI	\$2,646	0.91%	\$2,525	\$441	17.46%
35	Continental Cas Co	20443	IL	\$2,333	0.80%	\$2,155	\$499	23.17%
36	Transcontinental Ins Co	20486	NY	\$2,258	0.77%	\$2,158	(\$355)	(16.46)%
37	Charter Oak Fire Ins Co	25615	CT	\$2,035	0.70%	\$2,851	\$447	15.69%
38	Transportation Ins Co	20494	IL	\$1,951	0.67%	\$2,342	\$268	11.44%
39	National Fire Ins Co Of Hartford	20478	CT	\$1,832	0.63%	\$1,817	\$747	41.13%
40	American Alt Ins Corp	19720	DE	\$1,823	0.62%	\$1,853	\$1,139	61.44%
All 203 Other Companies				\$46,106	15.79%	\$44,952	\$40,270	89.59%
Totals (Loss Ratio is average)				\$291,947	100.00%	\$285,609	\$127,838	44.76%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire And Cas Co	25143	IL	\$22,174	5.89%	\$19,820	\$6,279	31.68%
2	Farmers Ins Exch	21652	CA	\$19,610	5.21%	\$18,077	\$6,183	34.20%
3	American States Ins Co	19704	IN	\$19,337	5.13%	\$19,753	\$3,832	19.40%
4	Truck Ins Exch	21709	CA	\$18,850	5.01%	\$17,725	\$3,756	21.19%
5	Hartford Cas Ins Co	29424	IN	\$17,376	4.61%	\$16,872	\$11,788	69.87%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$16,787	4.46%	\$16,631	\$6,475	38.93%
7	Allstate Ins Co	19232	IL	\$16,729	4.44%	\$15,698	\$7,280	46.38%
8	American Economy Ins Co	19690	IN	\$16,648	4.42%	\$16,927	\$6,097	36.02%
9	Farmers Ins Co Of WA	21644	WA	\$14,363	3.81%	\$13,555	\$4,711	34.75%
10	Federal Ins Co	20281	IN	\$9,300	2.47%	\$9,270	\$1,095	11.81%
11	Unigard Ins Co	25747	WA	\$8,568	2.27%	\$7,942	\$2,931	36.90%
12	Maryland Cas Co	19356	MD	\$8,375	2.22%	\$7,195	(\$730)	(10.14)%
13	North Pacific Ins Co	23892	OR	\$8,208	2.18%	\$8,314	\$5,310	63.86%
14	Travelers Property Cas Co Of Amer	25674	CT	\$8,059	2.14%	\$7,310	\$7,043	96.35%
15	QBE Ins Corp	39217	PA	\$8,022	2.13%	\$6,910	\$4,133	59.82%
16	Oregon Mut Ins Co	14907	OR	\$6,053	1.61%	\$5,521	\$2,959	53.60%
17	Firemans Fund Ins Co	21873	CA	\$5,896	1.57%	\$4,954	\$1,203	24.29%
18	Charter Oak Fire Ins Co	25615	CT	\$5,613	1.49%	\$4,813	\$897	18.63%
19	American Ins Co	21857	NE	\$5,440	1.44%	\$5,650	\$968	17.14%
20	National Surety Corp	21881	IL	\$5,280	1.40%	\$5,202	\$1,908	36.69%
21	Church Mut Ins Co	18767	WI	\$5,023	1.33%	\$4,697	\$2,747	58.49%
22	Philadelphia Ind Ins Co	18058	PA	\$4,998	1.33%	\$5,005	\$887	17.72%
23	Continental Western Ins Co	10804	IA	\$4,338	1.15%	\$4,417	\$1,931	43.71%
24	West American Ins Co	44393	IN	\$4,093	1.09%	\$4,006	\$2,851	71.17%
25	Ace American Ins Co	22667	PA	\$4,017	1.07%	\$3,858	(\$1,193)	(30.93)%
26	Atlantic Specialty Ins Co	27154	NY	\$3,952	1.05%	\$3,782	\$799	21.13%
27	Commonwealth Ins Co Of Amer	10220	WA	\$3,817	1.01%	\$4,507	\$1,108	24.59%
28	Hartford Fire In Co	19682	CT	\$3,533	0.94%	\$3,549	\$3,513	98.98%
29	Amco Ins Co	19100	IA	\$3,306	0.88%	\$3,470	\$596	17.18%
30	Travelers Ind Co	25658	CT	\$3,263	0.87%	\$2,658	\$757	28.49%
31	Travelers Ind Co Of Amer	25666	CT	\$3,148	0.84%	\$2,289	\$460	20.09%
32	Ohio Cas Ins Co	24074	OH	\$3,068	0.81%	\$3,305	\$1,791	54.18%
33	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$3,024	0.80%	\$3,152	(\$89)	(2.83)%
34	Liberty Northwest Ins Corp	41939	OR	\$2,955	0.78%	\$2,358	\$163	6.93%
35	Sirius Amer Ins Co	35408	DE	\$2,763	0.73%	\$2,913	\$1,212	41.60%
36	National Fire Ins Co Of Hartford	20478	CT	\$2,536	0.67%	\$2,534	\$782	30.85%
37	Nationwide Agribusiness Ins Co	28223	IA	\$2,492	0.66%	\$1,555	\$728	46.80%
38	Valley Forge Ins Co	20508	PA	\$2,422	0.64%	\$2,423	\$2,686	110.84%
39	Continental Cas Co	20443	IL	\$2,341	0.62%	\$2,485	\$427	17.19%
40	General Ins Co Of Amer	24732	WA	\$2,308	0.61%	\$3,327	\$186	5.58%
All 204 Other Companies				\$68,534	18.20%	\$74,106	\$31,799	42.91%
Totals (Loss Ratio is average)				\$376,618	100.00%	\$368,536	\$138,258	37.52%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Credit

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	First Colonial Ins Co	29980	FL	\$1,717	16.75%	\$1,389	\$1,488	107.11%
2	Old Republic Ins Co	24147	PA	\$1,681	16.40%	\$1,681	\$2,166	128.90%
3	Euler American Credit Ind Co	20516	NY	\$1,667	16.27%	\$1,668	(\$101)	(6.05)%
4	Stonebridge Casualty Ins Co	10952	OH	\$1,211	11.82%	\$198	\$380	191.83%
5	Ace American Ins Co	22667	PA	\$955	9.32%	\$945	(\$772)	(81.69)%
6	American Natl Prop & Cas Co	28401	MO	\$941	9.19%	\$850	\$387	45.57%
7	Atradius Trade Credit Ins Co	25422	MD	\$426	4.16%	\$286	\$267	93.47%
8	Continental Cas Co	20443	IL	\$421	4.11%	\$485	\$612	126.14%
9	Great American Ins Co	16691	OH	\$302	2.95%	\$354	(\$57)	(16.18)%
10	Employers Fire Ins Co	20648	MA	\$208	2.03%	\$213	\$97	45.48%
11	Wesco Ins Co	25011	DE	\$201	1.96%	\$340	\$35	10.43%
12	Coface North Amer Ins Co	31887	MA	\$164	1.60%	\$56	\$24	43.15%
13	Virginia Surety Co Inc	40827	IL	\$118	1.15%	\$86	\$10	11.81%
14	Federal Ins Co	20281	IN	\$116	1.13%	\$127	\$22	17.56%
15	Bancinsure Inc	18538	OK	\$61	0.60%	\$71	(\$5)	(6.54)%
16	Arch Ins Co	11150	MO	\$54	0.53%	\$147	\$39	26.63%
17	Guaranty Natl Ins Co	11401	CT	\$2	0.02%	\$16	\$6	38.40%
18	American Motorists Ins Co	22918	IL	\$0	0.00%	\$0	\$3	0.00%
19	Balboa Ins Co	24813	CA	\$0	0.00%	\$0	\$111	0.00%
	All 7 Other Companies			\$0	0.00%	(\$3)	(\$14)	500.28%
Totals (Loss Ratio is average)				\$10,247	100.00%	\$8,907	\$4,699	52.75%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Earthquake

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire And Cas Co	25143	IL	\$24,489	24.04%	\$23,405	\$154	0.66%
2	Allstate Ins Co	19232	IL	\$12,108	11.89%	\$12,081	\$101	0.84%
3	Pemco Mut Ins Co	24341	WA	\$6,673	6.55%	\$6,586	\$2	0.03%
4	Allstate Ind Co	19240	IL	\$5,088	4.99%	\$4,365	\$0	0.00%
5	United Services Auto Assoc	25941	TX	\$5,030	4.94%	\$5,097	\$16	0.32%
6	Farmers Ins Co Of WA	21644	WA	\$4,033	3.96%	\$4,128	\$0	0.00%
7	Safeco Ins Co Of IL	39012	IL	\$3,939	3.87%	\$3,993	\$37	0.92%
8	Great American Assur Co	26344	OH	\$3,922	3.85%	\$3,654	\$0	0.00%
9	Liberty Mut Fire Ins Co	23035	WI	\$2,824	2.77%	\$2,401	(\$22)	(0.93)%
10	USAA Cas Ins Co	25968	TX	\$2,214	2.17%	\$2,268	(\$8)	(0.37)%
11	Insurance Co Of The West	27847	CA	\$2,170	2.13%	\$2,085	\$0	0.00%
12	RLI Ins Co	13056	IL	\$1,977	1.94%	\$1,954	\$5	0.27%
13	Mutual Of Enumclaw Ins Co	14761	WA	\$1,913	1.88%	\$1,903	\$9	0.45%
14	Hartford Ins Co Of The Midwest	37478	IN	\$1,813	1.78%	\$1,837	\$0	0.00%
15	Metropolitan Property & Cas Ins Co	26298	RI	\$1,807	1.77%	\$1,599	(\$217)	(13.57)%
16	Vigilant Ins Co	20397	NY	\$1,774	1.74%	\$1,767	\$0	0.00%
17	Encompass Ins Co Of America	10071	IL	\$1,491	1.46%	\$1,529	\$0	0.00%
18	Allianz Global Risks US Ins Co	35300	CA	\$1,280	1.26%	\$1,277	\$175	13.70%
19	Westchester Fire Ins Co	21121	NY	\$1,195	1.17%	\$1,205	(\$733)	(60.87)%
20	American Automobile Ins Co	21849	MO	\$1,184	1.16%	\$1,075	\$4	0.34%
21	Amica Mut Ins Co	19976	RI	\$1,163	1.14%	\$1,084	(\$126)	(11.66)%
22	Westport Ins Corp	34207	MO	\$1,072	1.05%	\$1,137	\$0	0.00%
23	Geovera Ins Co	10799	MD	\$1,026	1.01%	\$757	\$0	0.00%
24	Property & Cas Ins Co Of Hartford	34690	IN	\$977	0.96%	\$853	\$0	0.00%
25	American Guarantee & Liability Ins	26247	NY	\$946	0.93%	\$717	\$0	0.00%
26	Nationwide Mut Fire Ins Co	23779	OH	\$726	0.71%	\$711	(\$68)	(9.50)%
27	American Intl Ins Co	32220	NY	\$650	0.64%	\$596	\$9	1.54%
28	Depositors Ins Co	42587	IA	\$628	0.62%	\$589	\$12	1.97%
29	North Pacific Ins Co	23892	OR	\$594	0.58%	\$589	\$0	0.00%
30	United States Fire Ins Co	21113	DE	\$574	0.56%	\$739	(\$3)	(0.40)%
31	Unitrin Auto & Home Ins Co	16063	NY	\$543	0.53%	\$498	(\$30)	(6.04)%
32	Standard Fire Ins Co	19070	CT	\$451	0.44%	\$470	(\$214)	(45.62)%
33	Economy Premier Assur Co	40649	IL	\$423	0.42%	\$419	(\$3)	(0.76)%
34	Balboa Ins Co	24813	CA	\$349	0.34%	\$254	(\$5)	(1.91)%
35	Travelers Property Cas Co Of Amer	25674	CT	\$346	0.34%	\$355	\$156	44.07%
36	Ace Fire Underwriters Ins Co	20702	PA	\$341	0.34%	\$542	\$135	24.86%
37	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$339	0.33%	\$307	(\$1)	(0.18)%
38	XL Ins Amer Inc	24554	DE	\$323	0.32%	\$391	\$4	0.94%
39	Clarendon Natl Ins Co	20532	NJ	\$279	0.27%	\$258	\$4	1.69%
40	American Economy Ins Co	19690	IN	\$272	0.27%	\$304	\$4	1.45%
All 114 Other Companies				\$2,913	2.86%	\$3,817	(\$284)	(7.43)%
Totals (Loss Ratio is average)				\$101,860	100.00%	\$99,596	(\$888)	(0.89)%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Farmowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$8,912	18.34%	\$9,008	\$3,986	44.25%
2	Country Mut Ins Co	20990	IL	\$6,761	13.91%	\$6,736	\$2,378	35.31%
3	Grange Ins Assn	22101	WA	\$4,858	10.00%	\$4,752	\$1,469	30.91%
4	American States Ins Co	19704	IN	\$4,638	9.54%	\$4,831	\$1,233	25.53%
5	OneBeacon Ins Co	21970	PA	\$4,603	9.47%	\$4,657	\$497	10.67%
6	Unigard Ins Co	25747	WA	\$2,964	6.10%	\$3,009	\$745	24.76%
7	Nationwide Mut Ins Co	23787	OH	\$2,126	4.37%	\$2,094	\$514	24.54%
8	State Farm Fire And Cas Co	25143	IL	\$2,099	4.32%	\$2,073	\$892	43.03%
9	North Pacific Ins Co	23892	OR	\$2,075	4.27%	\$1,673	\$631	37.71%
10	Travelers Ind Co	25658	CT	\$1,390	2.86%	\$1,342	\$394	29.37%
11	Firemans Fund Ins Co	21873	CA	\$1,080	2.22%	\$1,115	\$513	46.01%
12	National Surety Corp	21881	IL	\$1,059	2.18%	\$910	\$406	44.61%
13	Charter Oak Fire Ins Co	25615	CT	\$975	2.01%	\$831	\$318	38.31%
14	Travelers Ind Co Of CT	25682	CT	\$736	1.51%	\$747	\$287	38.40%
15	American Ins Co	21857	NE	\$691	1.42%	\$814	\$255	31.29%
16	Indemnity Ins Co Of North Amer	43575	PA	\$562	1.16%	\$703	\$169	23.95%
17	Travelers Ind Co Of Amer	25666	CT	\$547	1.13%	\$441	\$462	104.68%
18	American Bankers Ins Co Of FL	10111	FL	\$488	1.00%	\$389	\$49	12.55%
19	Oregon Mut Ins Co	14907	OR	\$408	0.84%	\$399	\$136	34.14%
20	Associated Ind Corp	21865	CA	\$315	0.65%	\$220	\$56	25.23%
21	Great American Assur Co	26344	OH	\$251	0.52%	\$313	\$39	12.30%
22	Markel Ins Co	38970	IL	\$242	0.50%	\$254	\$2	0.91%
23	American Reliable Ins Co	19615	AZ	\$221	0.46%	\$207	\$109	52.61%
24	Great American Ins Co	16691	OH	\$160	0.33%	\$166	\$204	122.45%
25	Trinity Universal Ins Co Of KS	15954	KS	\$150	0.31%	\$151	(\$99)	(65.34)%
26	American Economy Ins Co	19690	IN	\$129	0.26%	\$90	\$7	7.78%
27	Diamond State Ins Co	42048	IN	\$51	0.11%	\$60	\$6	10.66%
28	Security Natl Ins Co	19879	TX	\$36	0.07%	\$45	\$1	2.76%
29	Starnet Ins Co	40045	DE	\$33	0.07%	\$27	\$12	43.98%
30	Great American Ins Co of NY	22136	NY	\$24	0.05%	\$76	(\$13)	(17.49)%
31	Trinity Universal Ins Co	19887	TX	\$17	0.04%	\$22	\$0	(0.52)%
32	Royal Ind Co	24678	DE	\$1	0.00%	\$7	\$0	(2.60)%
33	Seaton Ins Co	25763	RI	\$0	0.00%	\$0	\$252	0.00%
34	Safeco Ins Co Of Amer	24740	WA	\$0	0.00%	\$0	\$3	0.00%
All 18 Other Companies				\$0	0.00%	\$0	(\$31)	(10128.15)%
Totals (Loss Ratio is average)				\$48,603	100.00%	\$48,164	\$15,882	32.98%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Federal Flood

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Hartford Fire In Co	19682	CT	\$3,251	21.77%	\$2,793	\$225	8.07%
2	American Bankers Ins Co Of FL	10111	FL	\$2,295	15.36%	\$2,099	(\$126)	(5.98)%
3	Farmers Ins Co Of WA	21644	WA	\$2,036	13.63%	\$1,799	\$4	0.22%
4	State Farm Fire And Cas Co	25143	IL	\$2,034	13.62%	\$1,927	\$19	1.00%
5	Allstate Ins Co	19232	IL	\$1,607	10.76%	\$1,477	\$74	4.98%
6	Fidelity Natl Prop and Cas Ins Co	16578	NY	\$1,282	8.58%	\$1,209	\$374	30.96%
7	USAA General Ind Co	18600	TX	\$563	3.77%	\$509	\$6	1.22%
8	Standard Fire Ins Co	19070	CT	\$474	3.17%	\$463	\$101	21.89%
9	Fidelity Natl Ins Co	25180	CA	\$425	2.84%	\$438	\$32	7.24%
10	Selective Ins Co Of Amer	12572	NJ	\$245	1.64%	\$57	\$24	41.51%
11	American Reliable Ins Co	19615	AZ	\$162	1.08%	\$151	\$39	25.76%
12	Converium Ins North Amer Inc	22730	NJ	\$112	0.75%	\$170	(\$133)	(78.26)%
13	Liberty Mut Fire Ins Co	23035	WI	\$112	0.75%	\$105	(\$2)	(1.88)%
14	American Commerce Ins Co	19941	OH	\$77	0.52%	\$56	\$21	36.58%
15	Nationwide Mut Fire Ins Co	23779	OH	\$72	0.48%	\$64	\$0	0.21%
16	Harleysville Ins Co	23582	MN	\$56	0.38%	\$55	\$0	0.00%
17	American Natl Prop & Cas Co	28401	MO	\$52	0.35%	\$54	\$4	7.42%
18	Philadelphia Ind Ins Co	18058	PA	\$23	0.15%	\$11	\$71	621.86%
19	New Hampshire Ins Co	23841	PA	\$22	0.15%	\$22	\$2	9.58%
20	Century-Natl Ins Co	26905	CA	\$17	0.11%	\$12	\$0	0.00%
21	American Home Assur Co	19380	NY	\$11	0.07%	\$12	\$0	(3.07)%
22	AIG Natl Ins Co Inc	36587	NY	\$5	0.04%	\$4	\$0	0.00%
23	National Interstate Ins Co	32620	OH	\$3	0.02%	\$4	\$0	0.00%
24	Service Ins Co	36560	FL	\$2	0.01%	\$2	\$0	0.00%
25	First American Prop & Cas Ins Co	37710	CA	\$1	0.01%	\$1	\$0	38.03%
26	Balboa Ins Co	24813	CA	\$0	0.00%	\$1	\$0	0.00%
All	1 Other Companies			\$0	0.00%	\$0	(\$1)	(201.82)%
Totals (Loss Ratio is average)				\$14,936	100.00%	\$13,495	\$736	5.45%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Fidelity

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$4,260	23.61%	\$4,080	\$542	13.29%
2	Cumis Ins Society Inc	10847	WI	\$2,228	12.35%	\$2,327	\$3,487	149.84%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$2,015	11.17%	\$2,233	\$1,157	51.81%
4	Travelers Cas & Surety Co Of Amer	31194	CT	\$1,825	10.12%	\$2,015	\$77	3.84%
5	Fidelity & Deposit Co Of MD	39306	MD	\$1,191	6.60%	\$1,301	\$1,140	87.60%
6	Hartford Fire In Co	19682	CT	\$868	4.81%	\$864	\$120	13.91%
7	St Paul Fire & Marine Ins Co	24767	MN	\$710	3.93%	\$708	\$276	38.96%
8	St Paul Mercury Ins Co	24791	MN	\$576	3.19%	\$558	\$1,138	204.07%
9	Zurich American Ins Co	16535	NY	\$568	3.15%	\$458	\$25	5.39%
10	Great American Ins Co	16691	OH	\$423	2.34%	\$455	\$109	23.89%
11	Progressive Cas Ins Co	24260	OH	\$403	2.24%	\$440	(\$20)	(4.46)%
12	Western Surety Co	13188	SD	\$376	2.08%	\$373	(\$8)	(2.11)%
13	Universal Underwriters Ins Co	41181	KS	\$248	1.37%	\$255	\$100	39.03%
14	Continental Ins Co	35289	SC	\$245	1.36%	\$190	(\$59)	(31.07)%
15	Executive Risk Ind Inc	35181	DE	\$179	0.99%	\$196	\$3	1.32%
16	Bancinsure Inc	18538	OK	\$162	0.90%	\$166	\$35	20.84%
17	Liberty Ins Underwriters Inc	19917	NY	\$157	0.87%	\$140	\$35	25.09%
18	Capitol Ind Corp	10472	WI	\$148	0.82%	\$136	(\$7)	(5.04)%
19	Colonial American Cas & Surety Co	34347	MD	\$140	0.77%	\$151	\$113	74.62%
20	American States Ins Co	19704	IN	\$137	0.76%	\$152	(\$12)	(8.06)%
21	Continental Cas Co	20443	IL	\$135	0.75%	\$199	(\$108)	(54.42)%
22	Ace American Ins Co	22667	PA	\$82	0.45%	\$82	\$0	0.00%
23	Ohio Cas Ins Co	24074	OH	\$73	0.40%	\$70	\$20	28.85%
24	RLI Ins Co	13056	IL	\$72	0.40%	\$76	(\$56)	(73.71)%
25	Federated Mut Ins Co	13935	MN	\$72	0.40%	\$76	\$4	4.80%
26	Liberty Mut Ins Co	23043	MA	\$63	0.35%	\$97	\$49	50.31%
27	Old Republic Surety Co	40444	WI	\$61	0.34%	\$58	\$1	1.71%
28	Discover Prop & Cas Ins Co	36463	IL	\$48	0.27%	\$47	\$32	68.84%
29	State Farm Fire And Cas Co	25143	IL	\$40	0.22%	\$43	\$0	0.00%
30	Platte River Ins Co.	18619	NE	\$37	0.20%	\$30	\$5	16.39%
31	United States Fire Ins Co	21113	DE	\$35	0.19%	\$7	\$4	57.74%
32	US Fidelity & Guaranty Co	25887	MD	\$34	0.19%	\$43	(\$8)	(17.73)%
33	Westchester Fire Ins Co	21121	NY	\$29	0.16%	\$4	\$1	16.44%
34	Federated Service Ins Co	28304	MN	\$29	0.16%	\$22	(\$2)	(8.25)%
35	Great Northern Ins Co	20303	MN	\$26	0.15%	\$22	(\$3)	(12.11)%
36	Twin City Fire Ins Co Co	29459	IN	\$26	0.14%	\$11	\$5	48.28%
37	Pacific Ind Co	20346	WI	\$23	0.12%	\$21	\$0	(0.33)%
38	Travelers Cas & Surety Co	19038	CT	\$21	0.12%	\$37	(\$2)	(5.67)%
39	Great American Assur Co	26344	OH	\$17	0.09%	\$14	(\$3)	(20.87)%
40	American Economy Ins Co	19690	IN	\$17	0.09%	\$19	(\$2)	(8.44)%
All 105 Other Companies				\$244	1.35%	\$383	\$1,665	434.87%
Totals (Loss Ratio is average)				\$18,041	100.00%	\$18,558	\$9,852	53.09%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Financial Guaranty

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Financial Security Assur Inc	18287	NY	\$10,059	22.46%	\$3,724	\$0	0.00%
2	MBIA Ins Corp	12041	NY	\$8,817	19.69%	\$6,229	\$0	0.00%
3	Ambac Assur Corp	18708	WI	\$7,936	17.72%	\$5,132	\$0	0.00%
4	Radian Asset Assur Inc	36250	NY	\$6,018	13.44%	\$303	\$0	0.00%
5	Financial Guaranty Ins Co	12815	NY	\$4,928	11.00%	\$2,523	\$0	0.00%
6	Aca Financial Guaranty Corp	22896	MD	\$3,328	7.43%	\$293	\$0	0.00%
7	CIFG Assurance NA Inc	25771	NY	\$1,663	3.71%	\$7	\$0	0.00%
8	Assured Guaranty Corp	30180	MD	\$1,206	2.69%	\$23	\$0	0.00%
9	XL Capital Assurance Inc	20311	NY	\$832	1.86%	\$434	\$0	0.00%
10	Travelers Cas & Surety Co	19038	CT	\$0	0.00%	\$5	\$0	0.00%
11	Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$4	\$0	(5.00)%
12	MBIA Ins Corp Of IL	23825	IL	\$0	0.00%	\$3	\$0	0.00%
13	Connie Lee Ins Co	24961	WI	\$0	0.00%	\$101	\$0	0.00%
14	Travelers Ind Co	25658	CT	\$0	0.00%	\$2	\$0	0.00%
15	Continental Ins Co	35289	SC	\$0	0.00%	\$1	\$0	0.00%
All	2 Other Companies			(\$1)	0.00%	\$0	\$0	(62.24)%
Totals (Loss Ratio is average)				\$44,785	100.00%	\$18,785	(\$1)	0.00%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Fire

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Affiliated Fm Ins Co	10014	RI	\$10,871	9.89%	\$10,489	(\$229)	(2.18)%
2	Safeco Ins Co Of Amer	24740	WA	\$8,818	8.02%	\$8,620	\$3,136	36.38%
3	Factory Mut Ins Co	21482	RI	\$8,501	7.73%	\$7,650	\$3,177	41.53%
4	American Security Ins Co	42978	DE	\$6,450	5.87%	\$6,331	\$842	13.29%
5	St Paul Fire & Marine Ins Co	24767	MN	\$5,526	5.03%	\$5,218	\$29	0.56%
6	Foremost Ins Co	11185	MI	\$4,197	3.82%	\$3,817	\$1,533	40.17%
7	Lumbermens Underwriting Alliance	23108	MO	\$4,093	3.72%	\$2,134	\$270	12.65%
8	Hartford Fire In Co	19682	CT	\$3,107	2.83%	\$3,456	\$218	6.32%
9	Mutual Of Enumclaw Ins Co	14761	WA	\$3,016	2.74%	\$2,880	\$1,867	64.83%
10	Allianz Global Risks US Ins Co	35300	CA	\$2,546	2.32%	\$2,430	\$543	22.37%
11	Travelers Property Cas Co Of Amer	25674	CT	\$2,533	2.30%	\$2,414	\$44	1.84%
12	Pemco Mut Ins Co	24341	WA	\$2,482	2.26%	\$2,449	\$1,495	61.04%
13	Liberty Mut Fire Ins Co	23035	WI	\$2,377	2.16%	\$1,588	\$992	62.47%
14	Unigard Ins Co	25747	WA	\$2,219	2.02%	\$2,277	\$1,024	44.95%
15	Allstate Ins Co	19232	IL	\$2,183	1.99%	\$2,331	\$1,038	44.53%
16	Western Natl Assur Co	24465	MN	\$2,182	1.98%	\$2,067	\$59	2.87%
17	United States Fire Ins Co	21113	DE	\$2,055	1.87%	\$2,209	\$226	10.23%
18	American Guarantee & Liability Ins	26247	NY	\$1,573	1.43%	\$1,677	(\$13)	(0.79)%
19	United Services Auto Assoc	25941	TX	\$1,568	1.43%	\$1,499	\$805	53.72%
20	American States Ins Co	19704	IN	\$1,560	1.42%	\$2,057	(\$414)	(20.14)%
21	Liberty Mut Ins Co	23043	MA	\$1,493	1.36%	\$1,493	\$133	8.90%
22	Westport Ins Corp	34207	MO	\$1,355	1.23%	\$1,391	\$272	19.57%
23	XL Ins Amer Inc	24554	DE	\$1,346	1.22%	\$1,272	\$1,767	138.83%
24	National Cas Co	11991	WI	\$1,314	1.20%	\$1,363	\$849	62.30%
25	Travelers Ind Co	25658	CT	\$1,253	1.14%	\$1,253	(\$114)	(9.14)%
26	Oregon Mut Ins Co	14907	OR	\$1,063	0.97%	\$1,224	\$1,094	89.36%
27	Grange Ins Assn	22101	WA	\$1,036	0.94%	\$1,000	\$516	51.57%
28	Westchester Fire Ins Co	21121	NY	\$925	0.84%	\$943	\$4,259	451.47%
29	North Pacific Ins Co	23892	OR	\$883	0.80%	\$908	\$394	43.40%
30	Fidelity & Deposit Co Of MD	39306	MD	\$880	0.80%	\$1,198	\$116	9.68%
31	Zurich American Ins Co	16535	NY	\$878	0.80%	\$621	(\$51)	(8.24)%
32	RSUI Ind Co	22314	NH	\$871	0.79%	\$745	\$10	1.33%
33	American Modern Home Ins Co	23469	OH	\$822	0.75%	\$877	\$226	25.73%
34	Encompass Ins Co Of America	10071	IL	\$784	0.71%	\$982	\$368	37.51%
35	Balboa Ins Co	24813	CA	\$776	0.71%	\$827	\$58	7.01%
36	USAA Cas Ins Co	25968	TX	\$746	0.68%	\$706	\$368	52.20%
37	Depositors Ins Co	42587	IA	\$683	0.62%	\$621	\$194	31.20%
38	Universal Underwriters Ins Co	41181	KS	\$661	0.60%	\$610	\$37	6.08%
39	Harco Natl Ins Co	26433	IL	\$634	0.58%	\$573	\$138	24.11%
40	Automobile Ins Co Of Hartford CT	19062	CT	\$602	0.55%	\$552	\$218	39.44%
All 177 Other Companies				\$13,098	11.91%	\$13,887	\$4,893	35.24%
Totals (Loss Ratio is average)				\$109,965	100.00%	\$106,639	\$32,388	30.37%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire And Cas Co	25143	IL	\$191,491	18.16%	\$193,055	\$73,380	38.01%
2	Farmers Ins Co Of WA	21644	WA	\$121,835	11.55%	\$117,239	\$40,990	34.96%
3	Safeco Ins Co Of Amer	24740	WA	\$98,218	9.31%	\$100,762	\$37,484	37.20%
4	Pemco Mut Ins Co	24341	WA	\$72,215	6.85%	\$70,390	\$24,238	34.43%
5	Allstate Ins Co	19232	IL	\$68,828	6.53%	\$70,854	\$23,783	33.57%
6	Allstate Ind Co	19240	IL	\$59,496	5.64%	\$51,998	\$18,418	35.42%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$40,559	3.85%	\$38,725	\$16,442	42.46%
8	United Services Auto Assoc	25941	TX	\$39,189	3.72%	\$37,249	\$14,336	38.49%
9	Foremost Signature Ins Co	41513	MI	\$29,952	2.84%	\$28,673	\$12,727	44.39%
10	USAA Cas Ins Co	25968	TX	\$24,006	2.28%	\$22,544	\$8,342	37.01%
11	Metropolitan Property & Cas Ins Co	26298	RI	\$18,635	1.77%	\$16,684	\$7,728	46.32%
12	Country Mut Ins Co	20990	IL	\$16,264	1.54%	\$15,352	\$6,202	40.40%
13	Vigilant Ins Co	20397	NY	\$15,649	1.48%	\$15,504	\$3,370	21.74%
14	Encompass Ins Co Of America	10071	IL	\$14,943	1.42%	\$14,233	\$5,649	39.69%
15	Liberty Mut Fire Ins Co	23035	WI	\$14,907	1.41%	\$14,290	\$6,892	48.23%
16	Hartford Ins Co Of The Midwest	37478	IN	\$13,931	1.32%	\$14,192	\$5,561	39.18%
17	Grange Ins Assn	22101	WA	\$13,011	1.23%	\$12,407	\$6,493	52.33%
18	Unigard Ind Co	25798	WA	\$11,777	1.12%	\$12,261	\$4,596	37.49%
19	Depositors Ins Co	42587	IA	\$11,568	1.10%	\$10,926	\$5,066	46.37%
20	Farmers Ins Exch	21652	CA	\$11,548	1.10%	\$11,641	\$5,010	43.04%
21	Property & Cas Ins Co Of Hartford	34690	IN	\$10,404	0.99%	\$9,149	\$3,132	34.23%
22	Foremost Ins Co	11185	MI	\$10,238	0.97%	\$10,223	\$2,507	24.53%
23	Unigard Ins Co	25747	WA	\$9,185	0.87%	\$8,820	\$2,213	25.09%
24	Standard Fire Ins Co	19070	CT	\$8,356	0.79%	\$8,700	\$1,802	20.71%
25	American Commerce Ins Co	19941	OH	\$7,966	0.76%	\$7,233	\$1,983	27.41%
26	North Pacific Ins Co	23892	OR	\$7,940	0.75%	\$7,763	\$2,516	32.41%
27	Nationwide Mut Fire Ins Co	23779	OH	\$7,501	0.71%	\$7,453	\$3,450	46.30%
28	American Automobile Ins Co	21849	MO	\$7,356	0.70%	\$6,840	\$2,047	29.93%
29	Amex Assur Co	27928	IL	\$7,175	0.68%	\$6,250	\$1,506	24.09%
30	Amica Mut Ins Co	19976	RI	\$6,858	0.65%	\$6,671	\$1,685	25.26%
31	Unitrin Auto & Home Ins Co	16063	NY	\$6,594	0.63%	\$6,142	\$1,590	25.88%
32	Automobile Ins Co Of Hartford CT	19062	CT	\$5,690	0.54%	\$4,441	\$2,266	51.02%
33	Amco Ins Co	19100	IA	\$5,011	0.48%	\$4,864	\$2,263	46.53%
34	Foremost Property & Cas Ins Co	11800	MI	\$4,548	0.43%	\$4,424	\$1,925	43.53%
35	Balboa Ins Co	24813	CA	\$3,668	0.35%	\$3,004	\$1,121	37.32%
36	Federal Ins Co	20281	IN	\$3,516	0.33%	\$3,457	\$693	20.05%
37	Homesite Ins Co Of The Midwest	13927	ND	\$3,302	0.31%	\$2,590	\$934	36.05%
38	Rocky Mountain Fire & Cas Co	22128	WA	\$2,813	0.27%	\$2,829	\$1,309	46.27%
39	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$2,715	0.26%	\$2,551	\$331	12.96%
40	Oregon Mut Ins Co	14907	OR	\$2,658	0.25%	\$2,709	\$862	31.80%
All 134 Other Companies				\$43,054	4.08%	\$43,166	\$18,292	42.38%
Totals (Loss Ratio is average)				\$1,054,570	100.00%	\$1,028,260	\$381,134	37.07%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Inland Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$21,708	9.11%	\$18,037	\$3,207	17.78%
2	Affiliated Fm Ins Co	10014	RI	\$15,346	6.44%	\$14,279	\$1,000	7.01%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$13,163	5.52%	\$12,906	\$51	0.39%
4	State Farm Fire And Cas Co	25143	IL	\$11,145	4.68%	\$10,828	\$5,301	48.95%
5	American Home Assur Co	19380	NY	\$10,647	4.47%	\$9,748	\$2,393	24.54%
6	Continental Cas Co	20443	IL	\$9,768	4.10%	\$9,004	\$4,088	45.40%
7	Assurance Co Of Amer	19305	NY	\$8,416	3.53%	\$7,796	\$1,251	16.04%
8	Travelers Property Cas Co Of Amer	25674	CT	\$8,146	3.42%	\$6,298	\$2,871	45.58%
9	Safeco Ins Co Of Amer	24740	WA	\$7,993	3.35%	\$7,979	\$3,154	39.53%
10	Liberty Mut Ins Co	23043	MA	\$6,787	2.85%	\$6,783	\$5,198	76.64%
11	Allstate Ins Co	19232	IL	\$5,446	2.28%	\$5,392	\$1,298	24.08%
12	Firemans Fund Ins Co	21873	CA	\$5,170	2.17%	\$5,500	\$1,600	29.10%
13	American States Ins Co	19704	IN	\$5,023	2.11%	\$4,890	\$1,071	21.90%
14	Allianz Global Risks US Ins Co	35300	CA	\$4,506	1.89%	\$2,884	(\$1,500)	(52.00)%
15	Mutual Of Enumclaw Ins Co	14761	WA	\$4,004	1.68%	\$3,915	\$1,172	29.94%
16	Zurich American Ins Co	16535	NY	\$3,978	1.67%	\$5,529	(\$737)	(13.34)%
17	Great West Cas Co	11371	NE	\$3,285	1.38%	\$2,904	\$1,820	62.65%
18	Voyager Property & Cas Ins Co	35971	SC	\$2,947	1.24%	\$2,947	\$2,353	79.86%
19	Vigilant Ins Co	20397	NY	\$2,936	1.23%	\$2,796	\$487	17.42%
20	Pemco Mut Ins Co	24341	WA	\$2,928	1.23%	\$2,920	\$1,237	42.38%
21	Great American Ins Co of NY	22136	NY	\$2,847	1.19%	\$2,907	\$288	9.91%
22	Encompass Ind Co	15130	IL	\$2,800	1.17%	\$1,689	\$442	26.17%
23	Federal Ins Co	20281	IN	\$2,416	1.01%	\$2,617	\$1,326	50.68%
24	Ace Fire Underwriters Ins Co	20702	PA	\$2,314	0.97%	\$2,640	\$208	7.87%
25	Great American Assur Co	26344	OH	\$2,282	0.96%	\$1,994	\$906	45.43%
26	Indemnity Ins Co Of North Amer	43575	PA	\$2,270	0.95%	\$2,200	\$633	28.79%
27	St Paul Fire & Marine Ins Co	24767	MN	\$2,224	0.93%	\$3,722	\$571	15.33%
28	XL Specialty Ins Co	37885	DE	\$2,179	0.91%	\$2,028	(\$70)	(3.47)%
29	American Bankers Ins Co Of FL	10111	FL	\$2,077	0.87%	\$2,387	\$130	5.45%
30	Stonebridge Casualty Ins Co	10952	OH	\$2,056	0.86%	\$1,880	\$1,685	89.66%
31	Quanta Ind Co	23752	CO	\$1,971	0.83%	\$1,510	\$745	49.36%
32	RSUI Ind Co	22314	NH	\$1,960	0.82%	\$1,437	\$452	31.43%
33	Farmers Ins Co Of WA	21644	WA	\$1,930	0.81%	\$1,870	(\$37)	(1.99)%
34	Philadelphia Ind Ins Co	18058	PA	\$1,913	0.80%	\$921	\$337	36.58%
35	Granite State Ins Co	23809	PA	\$1,880	0.79%	\$1,447	\$122	8.43%
36	Commonwealth Ins Co Of Amer	10220	WA	\$1,799	0.75%	\$1,526	\$49	3.19%
37	American Intl Ins Co	32220	NY	\$1,766	0.74%	\$1,408	\$217	15.40%
38	Hartford Fire In Co	19682	CT	\$1,764	0.74%	\$1,669	\$453	27.14%
39	Ohio Cas Ins Co	24074	OH	\$1,509	0.63%	\$1,458	\$411	28.19%
40	Jewelers Mut Ins Co	14354	WI	\$1,493	0.63%	\$1,526	\$317	20.76%
All 268 Other Companies				\$43,567	18.28%	\$43,347	\$13,834	31.91%
Totals (Loss Ratio is average)				\$238,360	100.00%	\$225,516	\$60,332	26.75%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share
Line of Business: Life - Life Insurance

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Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Metropolitan Life Ins Co	65978	NY	\$31,859	\$0	\$311,869	\$0	\$343,727	16.38%
2	Northwestern Mut Life Ins Co	67091	WI	\$111,088	\$0	\$0	\$0	\$111,088	5.29%
3	<u>New York Life Ins Co</u>	66915	NY	\$75,752	\$0	\$11,154	\$0	\$86,906	4.14%
4	Prudential Ins Co Of Amer	68241	NJ	\$27,755	(\$17)	\$29,527	\$0	\$57,266	2.73%
5	State Farm Life Ins Co	69108	IL	\$47,632	\$0	\$328	\$0	\$47,960	2.29%
6	<u>New York Life Ins & Annuity Corp</u>	91596	DE	\$47,377	\$0	\$19	\$0	\$47,396	2.26%
7	Pacific Life Ins Co	67466	NE	\$47,031	\$0	\$0	\$0	\$47,031	2.24%
8	Reliastar Life Ins Co	67105	MN	\$15,189	\$0	\$27,048	\$0	\$42,237	2.01%
9	<u>John Hancock Life Ins Co (USA)</u>	65838	MI	\$36,031	\$0	\$0	\$0	\$36,031	1.72%
10	First Colony Life Ins Co	63401	VA	\$32,100	\$0	\$125	\$0	\$32,224	1.54%
11	Massachusetts Mut Life Ins Co	65935	MA	\$28,144	\$0	\$794	\$0	\$28,938	1.38%
12	<u>Farmers New World Life Ins Co</u>	63177	WA	\$28,315	\$0	\$0	\$0	\$28,315	1.35%
13	Transamerica Occidental Life Ins Co	67121	IA	\$27,848	\$0	\$37	\$0	\$27,886	1.33%
14	Lincoln Natl Life Ins Co	65676	IN	\$27,304	\$0	\$3	\$0	\$27,307	1.30%
15	<u>American Gen Life Ins Co</u>	60488	TX	\$26,851	\$0	\$102	\$0	\$26,952	1.28%
16	John Hancock Variable Life Ins Co	90204	MA	\$26,710	\$0	\$0	\$0	\$26,710	1.27%
17	IDS Life Ins Co	65005	MN	\$26,123	\$0	\$0	\$0	\$26,123	1.24%
18	<u>Primerica Life Ins Co</u>	65919	MA	\$25,545	\$0	\$0	\$0	\$25,545	1.22%
19	Protective Life Ins Co	68136	TN	\$25,049	\$429	\$13	\$0	\$25,490	1.21%
20	Hartford Life & Annuity Ins Co	71153	CT	\$23,555	\$0	\$2	\$0	\$23,557	1.12%
21	<u>Lincoln Benefit Life Co</u>	65595	NE	\$22,557	\$0	\$491	\$0	\$23,048	1.10%
22	Midland Natl Life Ins Co	66044	IA	\$21,772	\$0	\$0	\$0	\$21,772	1.04%
23	Pruco Life Ins Co	79227	AZ	\$20,203	\$0	\$0	\$0	\$20,203	0.96%
24	<u>Symetra Life Ins Co</u>	68608	WA	\$17,251	\$0	\$2,893	\$0	\$20,144	0.96%
25	AXA Equitable Life Ins Co	62944	NY	\$19,908	\$0	\$0	\$0	\$19,908	0.95%
26	Jackson Natl Life Ins Co	65056	MI	\$19,040	\$0	\$0	\$0	\$19,040	0.91%
27	<u>Security Life Of Denver Ins Co</u>	68713	CO	\$18,031	\$0	\$147	\$0	\$18,178	0.87%
28	Allstate Life Ins Co	60186	IL	\$16,765	\$0	\$556	\$0	\$17,321	0.83%
29	US Branch SunLife Assur Co Of Canada	80802	MI	\$14,139	\$0	\$3,124	\$0	\$17,264	0.82%
30	<u>United Of Omaha Life Ins Co</u>	69868	NE	\$13,953	\$0	\$3,095	\$0	\$17,048	0.81%
31	USAA Life Ins Co	69663	TX	\$17,000	\$0	\$0	\$0	\$17,000	0.81%
32	Principal Life Ins Co	61271	IA	\$12,890	\$0	\$3,027	\$0	\$15,917	0.76%
33	<u>Great West Life & Annuity Ins Co</u>	68322	CO	\$12,731	\$0	\$2,910	\$0	\$15,641	0.75%
34	General American Life Ins Co	63665	MO	\$15,433	\$0	\$0	\$0	\$15,433	0.74%
35	West Coast Life Ins Co	70335	NE	\$14,881	\$0	\$0	\$0	\$14,881	0.71%
36	<u>American Income Life Ins Co</u>	60577	IN	\$12,723	\$0	\$104	\$0	\$12,827	0.61%
37	Forethought Life Ins Co	91642	IN	\$12,353	\$0	\$284	\$0	\$12,637	0.60%
38	American Memorial Life Ins Co	67989	SD	\$11,344	\$0	\$121	\$0	\$11,464	0.55%
39	<u>Amerus Life Ins Co</u>	61689	IA	\$10,716	\$0	\$0	\$0	\$10,716	0.51%
40	Valley Forge Life Ins Co	70211	IN	\$10,669	\$0	\$4	\$0	\$10,673	0.51%
All 347 Other Companies				\$371,277	\$21,841	\$255,652	\$13	\$648,783	30.92%
Totals				\$1,422,897	\$22,253	\$653,427	\$13	\$2,098,590	100.00%

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Medical Malpractice

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Physicians Ins A Mut Co	40738	WA	\$91,061	49.13%	\$91,672	\$36,998	40.36%
2	Doctors Co An Interins Exchn	34495	CA	\$31,596	17.05%	\$29,453	\$8,352	28.36%
3	Medical Protective Co	11843	IN	\$16,786	9.06%	\$15,646	\$12,168	77.77%
4	Washington Cas Co	42510	WA	\$7,620	4.11%	\$6,401	(\$2,337)	(36.51)%
5	American Excess Ins Exchange RRG	10903	VT	\$5,610	3.03%	\$5,742	(\$2,643)	(46.03)%
6	Sentinel Assur RRG Inc	12005	HI	\$5,252	2.83%	\$4,633	\$2,719	58.69%
7	Preferred Professional Ins Co	36234	NE	\$3,011	1.62%	\$2,541	\$1,526	60.07%
8	American Cas Co Of Reading PA	20427	PA	\$2,857	1.54%	\$2,674	\$1,890	70.69%
9	Northwest Dentists Ins Co	32417	WA	\$2,535	1.37%	\$2,452	\$1,272	51.87%
10	PACO Assur Co Inc	10222	IL	\$1,801	0.97%	\$780	\$2,020	258.87%
11	Zurich American Ins Co	16535	NY	\$1,743	0.94%	\$299	(\$1,091)	(364.53)%
12	American Ins Co	21857	NE	\$1,650	0.89%	\$1,523	\$766	50.33%
13	NCMIC Ins Co	15865	IA	\$1,622	0.87%	\$1,627	(\$67)	(4.09)%
14	Chicago Ins Co	22810	IL	\$1,243	0.67%	\$1,408	\$765	54.35%
15	National Union Fire Ins Co Of Pitts	19445	PA	\$1,155	0.62%	\$1,097	\$475	43.32%
16	Continental Cas Co	20443	IL	\$1,093	0.59%	\$1,034	\$3,462	334.74%
17	Preferred Physicians Medical RRG	44083	MO	\$1,028	0.55%	\$1,016	\$800	78.80%
18	Ace American Ins Co	22667	PA	\$1,009	0.54%	\$876	\$753	85.97%
19	Emergency Physicians Ins Co RRG	11714	NV	\$902	0.49%	\$888	(\$6)	(0.63)%
20	Ophthalmic Mut Ins Co RRG	44105	VT	\$751	0.41%	\$733	\$471	64.27%
21	Executive Risk Ind Inc	35181	DE	\$659	0.36%	\$941	\$314	33.40%
22	Oms Natl Ins Co Rrg	44121	IL	\$645	0.35%	\$638	\$15	2.30%
23	Lewis & Clark LTC RRG Inc	11947	NV	\$444	0.24%	\$421	\$134	31.73%
24	Podiatry Ins Co Of Amer A Mut Co	14460	IL	\$348	0.19%	\$296	\$52	17.73%
25	Northwest Physicians Mut Ins Co	43583	OR	\$292	0.16%	\$264	\$82	31.03%
26	Fortress Ins Co	10801	IL	\$256	0.14%	\$397	\$150	37.84%
27	Travelers Ind Co	25658	CT	\$256	0.14%	\$1,028	\$300	29.23%
28	Community Blood Cntr Exch RRG	13893	IN	\$254	0.14%	\$152	\$5	3.48%
29	Associated Ind Corp	21865	CA	\$179	0.10%	\$122	\$15	12.03%
30	Darwin Natl Assur Cp	16624	DE	\$172	0.09%	\$115	\$51	44.22%
31	American Home Assur Co	19380	NY	\$165	0.09%	\$150	\$55	36.49%
32	Church Mut Ins Co	18767	WI	\$163	0.09%	\$160	\$343	214.41%
33	Firemans Fund Ins Co	21873	CA	\$151	0.08%	\$157	\$772	491.13%
34	National Surety Corp	21881	IL	\$131	0.07%	\$126	\$504	398.51%
35	American Assoc Of Othodontists RRG	10232	VT	\$123	0.07%	\$128	\$59	46.60%
36	Novus Ins Co RRG	10752	SC	\$119	0.06%	\$47	\$43	92.57%
37	Medical Ins Exch Of CA	32433	CA	\$91	0.05%	\$90	\$10	10.65%
38	American Alt Ins Corp	19720	DE	\$86	0.05%	\$90	\$37	40.83%
39	Pharmacists Mut Ins Co	13714	IA	\$62	0.03%	\$53	\$3	4.73%
40	Granite State Ins Co	23809	PA	\$61	0.03%	\$116	\$53	45.39%
All 43 Other Companies				\$354	0.19%	\$321	\$6,605	2058.22%
Totals (Loss Ratio is average)				\$185,335	100.00%	\$178,307	\$77,898	43.69%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Mortgage Guaranty

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mortgage Guaranty Ins Corp	29858	WI	\$34,488	27.49%	\$33,706	\$8,316	24.67%
2	PMI Mortgage Ins Co	27251	AZ	\$26,984	21.51%	\$26,410	\$1,598	6.05%
3	United Gty Residential Ins Co	15873	NC	\$20,411	16.27%	\$20,373	(\$1,117)	(5.48)%
4	Radian Guaranty Inc	33790	PA	\$18,042	14.38%	\$15,747	(\$138)	(0.88)%
5	Genworth Mortgage Ins Corp	38458	NC	\$12,378	9.87%	\$12,466	\$449	3.60%
6	Republic Mortgage Ins Co	28452	NC	\$6,876	5.48%	\$6,937	\$429	6.18%
7	CMG Mortgage Ins Co	40266	WI	\$4,010	3.20%	\$3,880	\$38	0.98%
8	Triad Guaranty Ins Corp	24350	IL	\$1,260	1.00%	\$1,283	\$180	14.04%
9	United Gty Residential Ins Co Of NC	16667	NC	\$741	0.59%	\$735	(\$149)	(20.30)%
10	United Guaranty Mtg Indem Co	26999	NC	\$175	0.14%	\$174	\$3	1.59%
11	Genworth Residential Mrt Ins Corp NC	29823	NC	\$53	0.04%	\$30	\$0	0.00%
12	CMG Mortgage Assur Co	29114	WI	\$17	0.01%	\$10	\$4	40.49%
13	MGIC Ind Corp	18740	WI	\$2	0.00%	\$2	\$0	0.00%
14	Verex Assure Inc	18759	WI	\$1	0.00%	\$1	(\$1)	(44.09)%
All 1	Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$125,439	100.00%	\$121,755	\$9,611	7.89%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Multiple Peril Crop

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ace Prop & Cas Ins Co	20699	PA	\$16,129	32.12%	\$16,129	\$7,106	44.06%
2	Firemans Fund Ins Co	21873	CA	\$7,944	15.82%	\$7,944	\$863	10.86%
3	Rural Community Ins Co	39039	MN	\$6,256	12.46%	\$5,848	\$5,566	95.18%
4	Agri General Ins Co	42757	IA	\$6,192	12.33%	\$6,114	\$7,479	122.31%
5	Great American Ins Co of NY	22136	NY	\$3,475	6.92%	\$3,326	\$813	24.44%
6	Farmers Alliance Mut Ins Co	19194	KS	\$3,333	6.64%	\$3,333	\$3,333	100.00%
7	Hartford Cas Ins Co	29424	IN	\$2,042	4.07%	\$2,402	\$1,222	50.87%
8	Producers Agriculture Ins Co	34312	TX	\$1,439	2.87%	\$1,439	\$672	46.70%
9	Country Mut Ins Co	20990	IL	\$1,369	2.73%	\$1,369	\$1,061	77.50%
10	Hartford Ins Co Of The Midwest	37478	IN	\$987	1.97%	\$1,038	\$637	61.43%
11	State Farm Fire And Cas Co	25143	IL	\$621	1.24%	\$621	\$280	45.13%
12	Westfield Ins Co	24112	OH	\$311	0.62%	\$70	\$50	70.85%
13	Occidental Fire & Cas Co Of NC	23248	NC	\$68	0.14%	\$68	\$0	0.00%
14	Liberty Northwest Ins Corp	41939	OR	\$51	0.10%	\$0	\$0	0.00%
15	Greenwich Ins Co	22322	DE	\$2	0.00%	\$2	\$10	408.99%
All 0 Other Companies				\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$50,219	100.00%	\$49,703	\$29,092	58.53%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Ocean Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$14,192	12.66%	\$14,120	\$4,819	34.13%
2	Navigators Ins Co	42307	NY	\$11,077	9.88%	\$11,051	\$5,530	50.04%
3	Firemans Fund Ins Co	21873	CA	\$10,918	9.74%	\$11,249	\$636	5.65%
4	St Paul Fire & Marine Ins Co	24767	MN	\$9,145	8.16%	\$8,992	\$5,017	55.79%
5	American Home Assur Co	19380	NY	\$8,512	7.59%	\$8,512	\$6,726	79.02%
6	National Cas Co	11991	WI	\$7,627	6.80%	\$8,658	\$5,071	58.57%
7	Northern Assur Co Of Amer	38369	MA	\$5,878	5.24%	\$5,530	\$4,911	88.81%
8	New York Marine & Gnrl Ins Co	16608	NY	\$5,038	4.49%	\$4,520	\$1,403	31.04%
9	Indemnity Ins Co Of North Amer	43575	PA	\$4,241	3.78%	\$4,026	\$631	15.67%
10	Ace American Ins Co	22667	PA	\$3,595	3.21%	\$3,639	\$1,620	44.51%
11	Continental Cas Co	20443	IL	\$3,442	3.07%	\$3,360	\$3,308	98.44%
12	Commonwealth Ins Co Of Amer	10220	WA	\$3,343	2.98%	\$3,259	\$3,782	116.04%
13	Continental Ins Co	35289	SC	\$3,094	2.76%	\$3,104	\$2,318	74.67%
14	Markel American Ins Co	28932	VA	\$2,234	1.99%	\$2,709	\$1,063	39.23%
15	Insurance Co Of North Amer	22713	PA	\$2,208	1.97%	\$2,555	\$915	35.83%
16	Foremost Ins Co	11185	MI	\$2,182	1.95%	\$2,149	\$1,024	47.67%
17	Great American Ins Co of NY	22136	NY	\$1,960	1.75%	\$2,013	\$3,919	194.66%
18	Zurich American Ins Co	16535	NY	\$1,945	1.73%	\$1,930	\$1,308	67.78%
19	Standard Fire Ins Co	19070	CT	\$1,691	1.51%	\$1,640	\$1,393	84.90%
20	Northern Ins Co Of NY	19372	NY	\$1,648	1.47%	\$1,572	\$702	44.65%
21	XL Specialty Ins Co	37885	DE	\$1,319	1.18%	\$1,212	\$980	80.86%
22	AXIS Reins Co	20370	NY	\$749	0.67%	\$377	\$279	74.11%
23	United Services Auto Assoc	25941	TX	\$717	0.64%	\$710	\$231	32.58%
24	New Hampshire Ins Co	23841	PA	\$646	0.58%	\$512	\$232	45.19%
25	Red Shield Ins Co	41580	WA	\$438	0.39%	\$374	\$100	26.68%
26	Liberty Ins Underwriters Inc	19917	NY	\$413	0.37%	\$384	(\$578)	(150.57)%
27	Liberty Mut Ins Co	23043	MA	\$378	0.34%	\$1,645	\$577	35.08%
28	USAA Cas Ins Co	25968	TX	\$376	0.34%	\$359	\$121	33.71%
29	Quadrant Ind Co	10829	CT	\$368	0.33%	\$264	\$266	100.62%
30	Factory Mut Ins Co	21482	RI	\$357	0.32%	\$340	\$384	113.03%
31	Hartford Fire In Co	19682	CT	\$347	0.31%	\$546	(\$62)	(11.29)%
32	Mid-Century Ins Co	21687	CA	\$269	0.24%	\$289	\$265	91.54%
33	St Paul Mercury Ins Co	24791	MN	\$230	0.21%	\$230	\$44	19.09%
34	Amica Mut Ins Co	19976	RI	\$194	0.17%	\$189	\$34	17.95%
35	Bankers Ins Co	33162	FL	\$137	0.12%	\$176	\$200	113.45%
36	Lincoln General Ins Co	33855	PA	\$107	0.10%	\$47	\$0	0.00%
37	RLI Ins Co	13056	IL	\$102	0.09%	\$36	\$0	0.01%
38	Property & Cas Ins Co Of Hartford	34690	IN	\$98	0.09%	\$83	\$13	15.23%
39	OneBeacon America Ins Co	20621	MA	\$96	0.09%	\$950	(\$884)	(93.00)%
40	Hartford Ins Co Of The Midwest	37478	IN	\$93	0.08%	\$96	\$5	4.75%
All 72 Other Companies				\$697	0.62%	\$834	\$3,269	391.89%
Totals (Loss Ratio is average)				\$112,099	100.00%	\$114,244	\$61,571	53.89%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Other Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$38,108	6.10%	\$38,330	\$47,983	125.18%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$37,833	6.05%	\$38,285	(\$33,639)	(87.86)%
3	St Paul Fire & Marine Ins Co	24767	MN	\$33,500	5.36%	\$34,084	\$15,455	45.34%
4	Continental Cas Co	20443	IL	\$25,098	4.02%	\$26,164	\$25,219	96.38%
5	American States Ins Co	19704	IN	\$22,601	3.62%	\$22,828	\$21,004	92.01%
6	Insurance Co Of The State Of PA	19429	PA	\$19,651	3.14%	\$17,498	\$12,843	73.40%
7	Zurich American Ins Co	16535	NY	\$14,650	2.34%	\$14,621	\$7,792	53.30%
8	General Ins Co Of Amer	24732	WA	\$14,256	2.28%	\$14,661	(\$27,579)	(188.11)%
9	Executive Risk Ind Inc	35181	DE	\$13,314	2.13%	\$14,025	\$6,025	42.96%
10	Arch Ins Co	11150	MO	\$13,041	2.09%	\$12,950	\$5,431	41.94%
11	American Guarantee & Liability Ins	26247	NY	\$11,963	1.91%	\$12,825	\$10,033	78.23%
12	Ohio Cas Ins Co	24074	OH	\$11,625	1.86%	\$11,799	\$7,996	67.76%
13	State Farm Fire And Cas Co	25143	IL	\$11,111	1.78%	\$10,841	\$4,638	42.78%
14	Liberty Ins Underwriters Inc	19917	NY	\$10,365	1.66%	\$11,074	\$6,098	55.07%
15	XL Specialty Ins Co	37885	DE	\$9,462	1.51%	\$9,366	\$5,572	59.49%
16	Travelers Property Cas Co Of Amer	25674	CT	\$8,686	1.39%	\$7,496	\$4,207	56.13%
17	Safeco Ins Co Of Amer	24740	WA	\$8,543	1.37%	\$8,353	\$24,959	298.82%
18	Attorneys Liab Assur Society Inc RRG	10639	VT	\$8,280	1.32%	\$8,267	\$8,915	107.83%
19	Westport Ins Corp	34207	MO	\$8,251	1.32%	\$8,257	\$3,267	39.56%
20	Quanta Ind Co	23752	CO	\$7,776	1.24%	\$5,753	\$2,913	50.63%
21	Automotive Underwriters Ins Co A RRG	11033	HI	\$7,269	1.16%	\$4,873	\$3,323	68.19%
22	Travelers Cas & Surety Co Of Amer	31194	CT	\$7,093	1.13%	\$6,927	\$2,687	38.79%
23	St Paul Mercury Ins Co	24791	MN	\$6,955	1.11%	\$7,826	\$6,289	80.36%
24	Twin City Fire Ins Co Co	29459	IN	\$6,628	1.06%	\$4,017	(\$659)	(16.40)%
25	Travelers Ind Co	25658	CT	\$6,496	1.04%	\$6,234	\$3,602	57.78%
26	National Surety Corp	21881	IL	\$6,490	1.04%	\$6,472	\$5,535	85.52%
27	Farmers Ins Exch	21652	CA	\$6,290	1.01%	\$5,803	\$3,234	55.72%
28	RSUI Ind Co	22314	NH	\$6,202	0.99%	\$6,814	\$2,792	40.98%
29	First Natl Ins Co Of Amer	24724	WA	\$5,289	0.85%	\$4,465	\$3,218	72.07%
30	Mutual Of Enumclaw Ins Co	14761	WA	\$5,157	0.83%	\$5,000	(\$706)	(14.13)%
31	Transportation Ins Co	20494	IL	\$5,081	0.81%	\$4,613	(\$1,693)	(36.69)%
32	Great American Ins Co	16691	OH	\$4,863	0.78%	\$4,859	\$9,405	193.54%
33	Unigard Ins Co	25747	WA	\$4,780	0.76%	\$4,404	\$1,415	32.12%
34	Federated Mut Ins Co	13935	MN	\$4,549	0.73%	\$4,756	\$948	19.94%
35	ProBuilders Specialty Ins Co RRG	11671	DC	\$4,485	0.72%	\$3,405	\$1,155	33.92%
36	Liberty Mut Ins Co	23043	MA	\$4,185	0.67%	\$3,904	\$4,193	107.41%
37	Greenwich Ins Co	22322	DE	\$4,078	0.65%	\$3,904	(\$2,492)	(63.83)%
38	Philadelphia Ind Ins Co	18058	PA	\$4,040	0.65%	\$3,943	\$5,143	130.42%
39	Universal Underwriters Ins Co	41181	KS	\$4,001	0.64%	\$3,977	\$1,837	46.19%
40	American Home Assur Co	19380	NY	\$3,912	0.63%	\$4,243	\$2,629	61.96%
All 375 Other Companies				\$189,087	30.25%	\$177,769	\$213,414	120.05%
Totals (Loss Ratio is average)				\$625,043	100.00%	\$605,684	\$424,399	70.07%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Products Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$3,999	15.47%	\$3,539	\$4,776	134.96%
2	Cornhusker Cas Co	20044	NE	\$2,568	9.94%	\$2,137	\$324	15.14%
3	St Paul Fire & Marine Ins Co	24767	MN	\$1,700	6.58%	\$3,097	\$636	20.52%
4	American Guarantee & Liability Ins	26247	NY	\$1,538	5.95%	\$1,430	\$445	31.10%
5	Western Natl Assur Co	24465	MN	\$1,530	5.92%	\$1,196	\$1,580	132.12%
6	Universal Underwriters Ins Co	41181	KS	\$1,302	5.04%	\$1,312	\$481	36.64%
7	Insurance Corp Of Hannover	37257	IL	\$1,194	4.62%	\$1,245	\$1,516	121.77%
8	National Surety Corp	21881	IL	\$1,161	4.49%	\$1,124	(\$763)	(67.90)%
9	Federated Mut Ins Co	13935	MN	\$886	3.43%	\$936	\$791	84.45%
10	Granite State Ins Co	23809	PA	\$620	2.40%	\$459	\$233	50.78%
11	Ace American Ins Co	22667	PA	\$560	2.17%	\$589	\$225	38.21%
12	Travelers Property Cas Co Of Amer	25674	CT	\$485	1.88%	\$304	(\$518)	(170.22)%
13	Ohio Cas Ins Co	24074	OH	\$443	1.71%	\$394	\$259	65.65%
14	American States Ins Co	19704	IN	\$439	1.70%	\$577	(\$430)	(74.63)%
15	Oregon Automobile Ins Co	23922	OR	\$428	1.66%	\$386	\$153	39.78%
16	Electric Ins Co	21261	MA	\$389	1.50%	\$399	\$3,398	852.05%
17	North American Specialty Ins Co	29874	NH	\$373	1.44%	\$1,779	\$111	6.22%
18	Liberty Mut Fire Ins Co	23035	WI	\$355	1.37%	\$657	\$88	13.46%
19	Liberty Mut Ins Co	23043	MA	\$347	1.34%	\$409	\$8	1.90%
20	Hartford Fire In Co	19682	CT	\$345	1.34%	\$362	(\$358)	(98.93)%
21	Great Northern Ins Co	20303	MN	\$301	1.17%	\$267	\$116	43.47%
22	Alaska Nat Ins Co	38733	AK	\$301	1.17%	\$173	\$74	42.56%
23	North Pacific Ins Co	23892	OR	\$288	1.11%	\$241	(\$26)	(10.92)%
24	Old Republic Ins Co	24147	PA	\$271	1.05%	\$251	\$193	76.99%
25	Continental Cas Co	20443	IL	\$253	0.98%	\$212	\$186	87.85%
26	Nationwide Mut Ins Co	23787	OH	\$242	0.94%	\$215	\$19	8.76%
27	Oregon Mut Ins Co	14907	OR	\$230	0.89%	\$269	(\$124)	(46.19)%
28	Employers Ins of Wausau	21458	WI	\$200	0.78%	\$209	\$16	7.64%
29	First Natl Ins Co Of Amer	24724	WA	\$183	0.71%	\$133	\$36	26.91%
30	Valley Forge Ins Co	20508	PA	\$174	0.67%	\$175	\$69	39.42%
31	Pacific Ind Co	20346	WI	\$166	0.64%	\$140	\$25	17.90%
32	Atlantic Specialty Ins Co	27154	NY	\$165	0.64%	\$153	\$28	18.29%
33	Westchester Fire Ins Co	21121	NY	\$154	0.60%	\$150	\$27	18.14%
34	National Union Fire Ins Co Of Pitts	19445	PA	\$153	0.59%	\$154	(\$14)	(9.29)%
35	Wausau Underwriters Ins Co	26042	WI	\$144	0.56%	\$159	(\$56)	(35.04)%
36	Sentry Select Ins Co	21180	WI	\$134	0.52%	\$120	\$52	43.66%
37	Sentry Ins A Mut Co	24988	WI	\$132	0.51%	\$111	\$15	13.29%
38	Unigard Ins Co	25747	WA	\$107	0.41%	\$108	\$149	137.83%
39	Mutual Of Enumclaw Ins Co	14761	WA	\$105	0.41%	\$95	(\$118)	(124.50)%
40	US Fidelity & Guaranty Co	25887	MD	\$105	0.40%	\$143	\$316	220.92%
All 158 Other Companies				\$1,373	5.31%	\$4,035	(\$21,852)	(541.50)%
Totals (Loss Ratio is average)				\$25,842	100.00%	\$29,842	(\$7,917)	(26.53)%

(1)Excluding all Loss Adjustment Expenses (LAE)

Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals(excludes Accident and Health)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Farmers Ins Co Of WA	21644	WA	\$515,899	6.54%	\$506,870	\$299,523	59.09%
2	State Farm Mut Auto Ins Co	25178	IL	\$480,978	6.10%	\$479,117	\$306,947	64.07%
3	Allstate Ins Co	19232	IL	\$333,764	4.23%	\$337,360	\$159,175	47.18%
4	State Farm Fire And Cas Co	25143	IL	\$323,273	4.10%	\$322,220	\$123,246	38.25%
5	Safeco Ins Co Of IL	39012	IL	\$256,304	3.25%	\$254,424	\$150,861	59.30%
6	Pemco Mut Ins Co	24341	WA	\$246,200	3.12%	\$248,665	\$123,112	49.51%
7	Safeco Ins Co Of Amer	24740	WA	\$180,564	2.29%	\$182,767	\$128,545	70.33%
8	Mutual Of Enumclaw Ins Co	14761	WA	\$172,339	2.19%	\$171,030	\$68,510	40.06%
9	United Services Auto Assoc	25941	TX	\$157,317	2.00%	\$154,578	\$84,868	54.90%
10	Allstate Ind Co	19240	IL	\$131,222	1.66%	\$123,733	\$51,129	41.32%
11	USAA Cas Ins Co	25968	TX	\$110,300	1.40%	\$108,810	\$62,291	57.25%
12	Allstate Prop & Cas Ins Co	17230	IL	\$101,445	1.29%	\$94,250	\$63,997	67.90%
13	Progressive Max Ins Co	24279	OH	\$101,348	1.29%	\$100,042	\$53,592	53.57%
14	Federal Ins Co	20281	IN	\$98,519	1.25%	\$96,973	\$71,474	73.71%
15	Geico General Ins Co	35882	MD	\$96,834	1.23%	\$93,287	\$62,099	66.57%
16	Progressive Northwestern Ins Co	42919	OH	\$94,606	1.20%	\$101,984	\$54,781	53.72%
17	Physicians Ins A Mut Co	40738	WA	\$93,540	1.19%	\$94,151	\$38,936	41.35%
18	American States Ins Co	19704	IN	\$90,343	1.15%	\$94,846	\$36,000	37.96%
19	Mid-Century Ins Co	21687	CA	\$78,737	1.00%	\$77,641	\$53,395	68.77%
20	Pemco Ins Co	18805	WA	\$77,064	0.98%	\$79,076	\$48,164	60.91%
21	Unigard Ins Co	25747	WA	\$71,619	0.91%	\$70,897	\$30,275	42.70%
22	Liberty Mut Fire Ins Co	23035	WI	\$69,835	0.89%	\$67,310	\$36,587	54.36%
23	National Union Fire Ins Co Of Pitts	19445	PA	\$69,023	0.88%	\$70,993	(\$17,983)	(25.33)%
24	St Paul Fire & Marine Ins Co	24767	MN	\$68,564	0.87%	\$77,669	\$30,956	39.86%
25	Nationwide Mut Ins Co	23787	OH	\$67,436	0.86%	\$66,775	\$36,540	54.72%
26	Factory Mut Ins Co	21482	RI	\$63,499	0.81%	\$56,478	\$3,909	6.92%
27	North Pacific Ins Co	23892	OR	\$62,698	0.80%	\$62,210	\$34,299	55.13%
28	Farmers Ins Exch	21652	CA	\$58,549	0.74%	\$56,680	\$27,671	48.82%
29	Grange Ins Assn	22101	WA	\$58,408	0.74%	\$57,756	\$32,285	55.90%
30	General Ins Co Of Amer	24732	WA	\$57,912	0.73%	\$60,877	(\$46,661)	(76.65)%
31	Hartford Underwriters Ins Co	30104	CT	\$57,637	0.73%	\$59,348	\$40,272	67.86%
32	Continental Cas Co	20443	IL	\$57,521	0.73%	\$56,934	\$40,061	70.36%
33	Geico Ind Co	22055	MD	\$56,637	0.72%	\$55,961	\$32,364	57.83%
34	Progressive Classic Ins Co	42994	WI	\$54,578	0.69%	\$47,489	\$29,507	62.13%
35	Encompass Ins Co Of America	10071	IL	\$53,173	0.67%	\$51,842	\$28,670	55.30%
36	Country Mut Ins Co	20990	IL	\$53,031	0.67%	\$52,335	\$25,189	48.13%
37	Property & Cas Ins Co Of Hartford	34690	IN	\$51,853	0.66%	\$45,852	\$27,948	60.95%
38	American Home Assur Co	19380	NY	\$51,158	0.65%	\$47,040	(\$197,588)	(420.04)%
39	Government Employees Ins Co	22063	MD	\$49,351	0.63%	\$48,526	\$28,822	59.40%
40	Travelers Property Cas Co Of Amer	25674	CT	\$47,445	0.60%	\$39,583	\$19,463	49.17%
All 613 Other Companies				\$2,963,194	37.59%	\$2,846,208	\$1,480,712	46.84%
Totals				\$7,883,716	100.00%	\$7,720,586	\$3,763,942	48.75%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Surety

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$25,391	20.93%	\$23,349	(\$970)	(4.15)%
2	Safeco Ins Co Of Amer	24740	WA	\$16,836	13.88%	\$16,338	(\$206)	(1.26)%
3	Accredited Surety & Cas Co Inc	26379	FL	\$7,617	6.28%	\$6,528	\$2,351	36.01%
4	Contractors Bonding & Ins Co	37206	WA	\$7,131	5.88%	\$7,093	\$1,118	15.76%
5	Fidelity & Deposit Co Of MD	39306	MD	\$7,048	5.81%	\$6,386	(\$2,282)	(35.73)%
6	Western Surety Co	13188	SD	\$5,337	4.40%	\$4,659	\$809	17.37%
7	Federal Ins Co	20281	IN	\$4,930	4.06%	\$4,011	\$131	3.26%
8	Developers Surety And Ind Co	12718	IA	\$4,397	3.62%	\$3,822	\$144	3.77%
9	Liberty Mut Ins Co	23043	MA	\$3,122	2.57%	\$2,656	\$12,372	465.80%
10	Insurance Co Of The West	27847	CA	\$2,827	2.33%	\$2,484	(\$509)	(20.50)%
11	First Natl Ins Co Of Amer	24724	WA	\$2,476	2.04%	\$2,335	\$229	9.82%
12	Hartford Fire In Co	19682	CT	\$2,189	1.80%	\$2,005	(\$1,254)	(62.56)%
13	St Paul Fire & Marine Ins Co	24767	MN	\$1,785	1.47%	\$3,020	(\$1,889)	(62.53)%
14	Colonial American Cas & Surety Co	34347	MD	\$1,562	1.29%	\$1,498	\$85	5.66%
15	Indemnity Co Of CA	25550	CA	\$1,459	1.20%	\$1,245	\$159	12.80%
16	Westchester Fire Ins Co	21121	NY	\$1,382	1.14%	\$770	\$284	36.90%
17	RLI Ins Co	13056	IL	\$1,271	1.05%	\$1,183	(\$247)	(20.84)%
18	Hartford Cas Ins Co	29424	IN	\$1,147	0.95%	\$991	(\$22)	(2.25)%
19	Ohio Cas Ins Co	24074	OH	\$1,100	0.91%	\$1,128	\$1,006	89.23%
20	Lincoln General Ins Co	33855	PA	\$1,097	0.90%	\$1,341	\$132	9.84%
21	Insurance Co Of The State Of PA	19429	PA	\$1,060	0.87%	\$738	(\$793)	(107.39)%
22	American States Ins Co	19704	IN	\$1,034	0.85%	\$947	(\$76)	(8.06)%
23	XL Specialty Ins Co	37885	DE	\$1,002	0.83%	\$1,107	\$24	2.20%
24	Great American Ins Co	16691	OH	\$935	0.77%	\$1,220	\$84	6.87%
25	Safety Natl Cas Corp	15105	MO	\$907	0.75%	\$867	\$20	2.31%
26	Old Republic Surety Co	40444	WI	\$856	0.71%	\$797	\$39	4.92%
27	Arch Ins Co	11150	MO	\$824	0.68%	\$676	\$131	19.35%
28	Employers Mut Cas Co	21415	IA	\$784	0.65%	\$764	(\$8)	(1.11)%
29	International Fidelity Ins Co	11592	NJ	\$702	0.58%	\$735	\$2	0.24%
30	Continental Cas Co	20443	IL	\$700	0.58%	\$570	\$1,568	275.33%
31	American Contractors Ind Co	10216	CA	\$614	0.51%	\$525	\$99	18.80%
32	Evergreen Natl Ind Co	12750	OH	\$613	0.51%	\$380	(\$2)	(0.62)%
33	Washington Intl Ins Co	32778	AZ	\$553	0.46%	\$537	\$269	49.99%
34	General Ins Co Of Amer	24732	WA	\$537	0.44%	\$618	\$2,775	449.36%
35	Merchants Bonding Co (Mutual)	14494	IA	\$525	0.43%	\$464	\$66	14.21%
36	State Farm Fire And Cas Co	25143	IL	\$485	0.40%	\$471	(\$2)	(0.40)%
37	Platte River Ins Co.	18619	NE	\$456	0.38%	\$320	\$27	8.30%
38	Great American Ins Co of NY	22136	NY	\$448	0.37%	\$416	\$129	30.89%
39	Empire Fire & Marine Ins Co	21326	NE	\$433	0.36%	\$412	\$235	57.13%
40	Travelers Cas & Surety Co	19038	CT	\$416	0.34%	\$475	\$76	15.93%
All 132 Other Companies				\$7,323	6.04%	\$8,533	(\$2,507)	(29.38)%
Totals (Loss Ratio is average)				\$121,310	100.00%	\$114,415	\$13,597	11.88%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Workers Compensation

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	SeaBright Ins Co	15563	IL	\$9,429	19.20%	\$11,859	\$6,166	51.99%
2	Safety Natl Cas Corp	15105	MO	\$8,831	17.98%	\$8,427	\$7,461	88.54%
3	Liberty Northwest Ins Corp	41939	OR	\$6,270	12.77%	\$6,341	\$7,735	121.98%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$4,929	10.04%	\$6,632	\$10,276	154.96%
5	Majestic Ins Co	42269	CA	\$4,720	9.61%	\$4,065	\$3,138	77.20%
6	Alaska Nat Ins Co	38733	AK	\$3,517	7.16%	\$3,444	\$1,271	36.91%
7	Commerce & Industry Ins Co	19410	NY	\$1,439	2.93%	\$1,599	\$1,659	103.75%
8	Liberty Mut Fire Ins Co	23035	WI	\$1,124	2.29%	\$1,098	(\$235)	(21.42)%
9	Liberty Ins Corp	42404	IL	\$949	1.93%	\$953	\$215	22.55%
10	Red Shield Ins Co	41580	WA	\$812	1.65%	\$812	\$231	28.50%
11	General Ins Co Of Amer	24732	WA	\$757	1.54%	\$757	\$526	69.52%
12	Federal Ins Co	20281	IN	\$693	1.41%	\$775	\$101	13.04%
13	St Paul Fire & Marine Ins Co	24767	MN	\$588	1.20%	\$659	(\$399)	(60.59)%
14	Transportation Ins Co	20494	IL	\$515	1.05%	\$528	(\$260)	(49.36)%
15	Zurich American Ins Co	16535	NY	\$454	0.92%	\$487	\$318	65.33%
16	Insurance Co Of The State Of PA	19429	PA	\$417	0.85%	\$263	\$7,836	2982.77%
17	Hartford Ins Co Of The Midwest	37478	IN	\$334	0.68%	\$51	\$5	10.77%
18	First Liberty Ins Corp	33588	IA	\$316	0.64%	\$316	\$442	139.77%
19	United States Fire Ins Co	21113	DE	\$295	0.60%	\$306	\$88	28.79%
20	Hartford Cas Ins Co	29424	IN	\$239	0.49%	\$228	(\$2)	(0.95)%
21	AIU Ins Co	19399	NY	\$226	0.46%	\$226	\$102	45.06%
22	Employers Ins of Wausau	21458	WI	\$158	0.32%	\$161	\$223	138.76%
23	Ohio Cas Ins Co	24074	OH	\$121	0.25%	\$118	(\$8)	(7.03)%
24	Twin City Fire Ins Co Co	29459	IN	\$118	0.24%	\$116	\$50	43.33%
25	Liberty Mut Ins Co	23043	MA	\$103	0.21%	\$104	\$254	243.66%
26	Clarendon Natl Ins Co	20532	NJ	\$92	0.19%	\$76	\$23	29.77%
27	Ace American Ins Co	22667	PA	\$86	0.18%	\$82	\$547	666.94%
28	Old Republic Ins Co	24147	PA	\$72	0.15%	\$67	\$28	41.65%
29	Hartford Accid & Ind Co	22357	CT	\$57	0.12%	\$57	\$2	3.51%
30	New Hampshire Ins Co	23841	PA	\$49	0.10%	\$31	(\$10)	(33.87)%
31	Everest Natl Ins Co	10120	DE	\$47	0.10%	\$65	\$18	27.96%
32	Argonaut Ins Co	19801	CA	\$47	0.10%	\$55	(\$26)	(46.92)%
33	West American Ins Co	44393	IN	\$43	0.09%	\$40	(\$6)	(15.36)%
34	Pennsylvania Manufacturers Asn Ins C	12262	PA	\$39	0.08%	\$33	\$21	64.73%
35	Vigilant Ins Co	20397	NY	\$36	0.07%	\$31	(\$1)	(1.83)%
36	Sentry Select Ins Co	21180	WI	\$36	0.07%	\$39	(\$7)	(17.29)%
37	Wausau Underwriters Ins Co	26042	WI	\$34	0.07%	\$33	\$4	11.34%
38	American Ins Co	21857	NE	\$33	0.07%	\$32	\$676	2138.75%
39	US Fidelity & Guaranty Co	25887	MD	\$31	0.06%	\$31	\$342	1086.03%
40	St Paul Mercury Ins Co	24791	MN	\$28	0.06%	\$18	\$23	123.39%
All 122 Other Companies				\$1,032	2.10%	\$1,740	(\$221,306)	(12718.87)%
Totals (Loss Ratio is average)				\$49,114	100.00%	\$52,754	(\$172,479)	(326.95)%

(1)Excluding all Loss Adjustment Expenses (LAE)